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Size of Income and Personal Characteristics of the Aged
Group Life Insurance for Federal Employees

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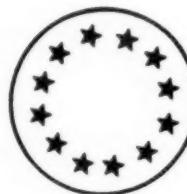
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Social Security in Review

Program Operations

THE total number of persons aided under the public assistance programs dropped in July for the fourth consecutive month. Contributing to the net decrease were slight declines in the caseloads for old-age assistance, aid to dependent children, and general assistance. The upward trend in the number of recipients of aid to the permanently and totally disabled continued, and a slight increase occurred in aid to the blind.

In aid to dependent children the

decline in caseload was the first since November 1953. In July, 30 of the 53 States aided fewer families than in June, but the decline was the result of substantial decreases in only three States (Arkansas, North Carolina, Oregon). The number of families dropped 12.5 percent in Arkansas and 5.6 percent in North Carolina when assistance was withdrawn from families because of the availability of seasonal employment. Oregon withdrew assistance, for the summer months, to able-bodied children aged 14 or over; as a result the number of families receiving aid in that State

dropped 10.7 percent and the number of children decreased 15.9 percent.

For all States combined, average payments rose for all programs, with the largest increase occurring in general assistance (54 cents per case). The national changes in average payments obscured, as usual, wide variations among the States. In the District of Columbia the elimination of a 10-percent cut in payments that had been applied in June resulted in the highest State increases for the special types of public assistance—ranging from \$5.05 for old-age assistance to \$10.84 for aid to dependent children—as well as the second highest increase for general assistance, \$6.18. Payments in July, however, were being made at 78 percent of need, as they had been before June.

Nevada removed the \$75 maximum on payments to recipients of aid to the blind, and as a result the average payment rose \$3.51. Higher average payments for the special types of public assistance in Pennsylvania reflect a change in reporting, under which vendor payments for medical care are included for the first time.

Sizable decreases were reported by a few States. In Oregon, with the removal of older children from the rolls in families receiving aid to dependent children, the average payment dropped \$4.83. South Carolina reduced the food allowances for the four special types of public assistance, and the consequent decline in average payments ranged from \$0.96 in aid to the permanently and totally disabled to \$2.33 in aid to dependent children. In Mississippi, average payments declined when the State changed the percent of need met from 75 percent

Old-age and survivors insurance:

Monthly benefits in current-payment status:	July 1954	June 1954	July 1953
Number (in thousands)	6,521	6,469	5,638
Amount (in thousands)	\$281,493	\$278,702	\$236,360
Average old-age benefit	\$51.89	\$51.81	\$50.56

Public assistance:

Recipients (in thousands):	July 1954	June 1954	July 1953
Old-age assistance	2,579	2,582	2,603
Aid to dependent children (total)	2,078	2,079	1,952
Aid to the blind	101	101	99
Aid to the permanently and totally disabled	215	212	182
General assistance (cases)	296	299	248
Average payments:			
Old-age assistance	\$51.46	\$51.45	\$50.95
Aid to dependent children (per family)	85.26	85.08	82.83
Aid to the blind	56.06	55.80	55.33
Aid to the permanently and totally disabled	53.77	53.51	53.47
General assistance (per case)	52.16	51.62	47.11

Unemployment insurance:

Initial claims (in thousands)	1,335	1,272	980
Beneficiaries, weekly average (in thousands)	1,597	1,818	675
Benefits paid (in millions)	\$168	\$191	\$69
Average weekly payment for total unemployment	\$24.65	\$24.70	\$23.08

to 66 percent for old-age assistance and aid to the blind and from 53 percent to 27 percent for aid to dependent children.

State changes in average payments for general assistance were more substantial than those for the special types of public assistance, ranging from a decrease of \$5.91 in Wyoming to an increase of \$8.81 in Hawaii. The higher average in Hawaii resulted from the elimination of a 30-percent cut in payments that had been in effect during the 11 preceding months.

- Monthly benefits under the old-age and survivors insurance program were going at the end of July to 6.5 million persons—884,000 more than a year earlier. Persons aged 65 and over represented almost four-fifths of all beneficiaries and accounted for 85 percent of the 12-month increase. Monthly benefits being paid at the end of July totaled \$281.5 million, an increase of \$45.1 million from the monthly rate a year earlier. Aged beneficiaries were receiving 84 percent of all benefits paid in July.

At the end of June 1954, monthly benefits were being withheld from 349,500 beneficiaries entitled to old-age, wife's, husband's, widow's, widower's, mother's, or parent's benefits. This total was about 5,000 less than that in June 1953. The reason for 71 percent of the suspensions was the employment of the beneficiaries (under age 75) for wages of more than \$75 a month. Wife's or husband's benefits withheld because of the employment of the old-age beneficiary

represented 13 percent of the suspensions; 11 percent were withheld because of the self-employment of the beneficiary or of the old-age beneficiary on whose earnings the wife's or husband's benefits are based.

During the first half of 1954 the number of benefits withheld declined from 362,000 at the beginning of the year to a low of 335,000 in March and then increased to 349,500 at the end of June. On June 30, 1954, the beneficiaries whose benefits were withheld represented 5.1 percent of all beneficiaries entitled to benefits, 0.9 percent less than a year earlier.

- Unemployment covered by the State unemployment insurance programs dropped slightly in July as a result of both seasonal and administrative factors. Insured unemployment averaged 1.9 million—3.2 percent less than in June but more than double the average a year earlier. The rate of insured unemployment continued downward for the third consecutive month, dropping from 5.3 percent in June to 5.1 percent; a year earlier the rate had been 2.4 percent. Layoffs in the early part of July because of vacation shutdowns and inventory-taking were largely responsible for the 5-percent rise in the number of initial claims filed by unemployed workers; the total for the month was 1.3 million.

During an average week in July, 1.6 million unemployed persons drew benefits. While this figure was 12.1 percent less than that for June, it was still 136.6 percent more than the post-war low for the month established in

1953. The decline in the number of beneficiaries was accompanied by a similar drop in the amount of benefits paid. Despite the decrease for the month, the total of \$168.0 million was higher than in any other July since the end of the war and was more than double the amount paid out in July 1953. The average check paid for total unemployment was \$24.65.

United Nations Day

October 24 marks the ninth anniversary of the founding of the United Nations. During the past 12 months the Social Security Administration has continued cooperative action in the broad field of international social welfare. The international visitors who, under the sponsorship of the United Nations and other agencies, came to the United States to study and observe were drawn from more than 50 countries in all parts of the world and represented a wide range of interests—community organization, staff training, medical social work, child welfare and health, industrial welfare, credit cooperatives, and rural community development. Among the visiting officials were key personnel from ministries of social affairs and social insurance institutes. Some visitors came to this country under programs providing for graduate work for a year or more in schools of social work and public health. One of the most important of the international meetings in which Social Security Administration staff participated was the seventh session of the International Conference of

(Continued on page 31)

	<i>July 1954</i>	<i>June 1954</i>	<i>July 1953</i>	<i>Calendar year 1953</i>	<i>1952</i>
Civilian labor force, ¹ total (in thousands)	65,494	65,445	64,668	63,417	62,966
Employed	62,148	62,098	63,120	61,894	61,293
Unemployed	3,346	3,347	1,548	1,523	1,673
Personal income ² (in billions; seasonally adjusted at annual rates),					
total	\$286.5	\$286.5	\$288.2	\$286.1	\$271.2
Employees' income	197.2	196.9	203.2	200.0	186.5
Proprietors' and rental income	48.8	49.2	47.9	49.0	49.9
Personal interest income and dividends	24.1	24.1	23.0	22.8	21.4
Public assistance	2.5	2.5	2.4	2.4	2.4
Social insurance and related payments	11.3	11.3	9.1	9.2	8.0
Other income payments	2.8	2.7	2.8	2.9	3.2
Consumer price index ³	115.2	115.1	114.7	114.4	113.5

¹ Continental United States only. Estimated by the Bureau of the Census.

² Continental United States, except for employees' income, which includes pay of Federal personnel in all areas. Data from the Office

of Business Economics, Department of Commerce, regrouped to show items of particular interest to *Bulletin* readers.

³ Bureau of Labor Statistics, Department of Labor.

Size of Income and Personal Characteristics of the Aged*

THE economic status of aged persons has been a subject of national concern since at least 1935, the year the Social Security Act became law, but only recently have comprehensive data become available permitting meaningful description of their income characteristics. The new information confirms the general impression that the aged are by and large a low-income group. It goes beyond this, however, in permitting a more precise delineation than could hitherto be made of differences between aged persons and other age groups with respect to the relative number with income, sources of income, and the size of income, and also of the effect on receipt, size, and sources of income of such characteristics as age, sex, marital status, labor-force participation, and living arrangements.

The present article deals with the personal characteristics influencing the size of aged persons' income. Attention is focused on the income of individuals as opposed to family income, since income usually accrues to individuals rather than to families. It is sometimes argued that this approach ignores the fact that many aged persons live in families whose members, in theory at least, share their income. This is an essential consideration, to be sure, in the analysis of consumption patterns among the aged. Knowledge of the income of aged individuals is nevertheless significant, particularly in view of society's increasing recognition of the importance, in terms of morale and status, that receipt of money income has for aged persons.

Age Cycle and Income

Receipt of Income

In recent years between 8 and 12 men out of every 100 aged 65 and

*Prepared in the Division of Research and Statistics, Office of Commissioner. The Division thanks the Institute of Industrial Relations, University of California, and the Bureau of the Census for permission to use unpublished data.

over in the noninstitutional population have had no money income.¹ All but 4 or 5 percent of the men aged 55-64 have some money income, and 1 or 2 percent of those aged 25-54 (table 1). The shift reflects both the drop with advancing age in the relative number of earners and the lack, thus far, of an income substitute for earnings for all persons forced out of the labor force by age or disability.

There is some evidence that in recent years the relative number of income recipients among the aged has increased, largely as a result of the old-age and survivors insurance program. If this trend continues and if protection against permanent disability becomes more widespread, it

is conceivable that there would no longer be the decrease after age 54 in the proportion of men with income.

Median Income

While nearly all aged men have some income, it is likely to be smaller than it was in their more vigorous years. Men aged 65 and over comprised 11 percent of all male income recipients in 1952 but received only 7 percent of the aggregate income.

There is an age cycle in income, determined largely by the age cycle in earnings, and it appears that income is at its peak for most men when they are in the age group 35-44 (table 2). Thereafter median income decreases, but only moderately, holding up fairly well until the seventh decade of life. In this decade, the data indicate, a rather marked drop in average income takes place, related to a parallel decline in the labor-force participation rate.

¹All data in the first two sections of this article refer to the noninstitutional population, unless otherwise stated. The proportion with no money income rises to 10-14 percent if aged persons in institutions are taken into account.

Income for the purposes of this article is money income as defined by the Bureau of the Census in its annual surveys of consumer income. It includes wages or salary, net earnings from self-employment, interest, dividends, net income from rents and royalties, receipts from roomers or boarders, periodic income from estates and trust funds, benefit payments under social insurance and related programs, public assistance, Armed Forces allotments for dependents, industrial pensions and other benefit payments under private auspices, assistance from voluntary agencies, contributions from friends or relatives, and periodic receipts from insurance policies or annuities. Excluded from the definition are money received from the sale of property, withdrawals of bank deposits, money borrowed, tax refunds, gifts, lump-sum inheritances and insurance payments, and income in kind—for example, home-grown or contributed food, contributed clothing, and "free" shelter.

The income estimates presented in this article are based on sample surveys and are therefore subject to sampling variability, which may be large for small groups. They are subject also to errors of response and nonreporting. Since a respondent tends to forget minor or irregular sources of income, such errors tend to result in an underestimate of income. Measures of sampling variability have been developed by the Bureau of the Census, but not measures of error in response due to faulty memory, misunderstanding, or misrepresentation.

Table 1.—Percent of men aged 25 and over with income, by age, 1947-52¹

Age	1947	1948	1949	1950	1951	1952
65 and over	84.5	89.1	88.0	89.9	88.9	92.1
55-64	96.0	95.6	94.9	96.3	95.4	96.4
45-54	98.1	97.8	98.6	98.4	98.2	97.9
35-44	98.7	98.5	98.5	98.6	98.8	98.5
25-34	97.9	97.5	98.6	98.8	98.8	98.5

¹Excludes institutional population.

Source: Bureau of the Census, *Current Population Reports, Consumer Income*, Series P-60.

In recent years the average aged man with income has had an income approximately one-third that of the average man in the age group with the highest median—35-44 years—and about 40 percent of the income of the average man in the age group 55-64. Since family responsibilities also tend to diminish after age 45, the reduction in income does not necessarily involve a corresponding reduction in living standards. It has often been said that the aged have less but that they also need less. This statement is true, but whether and by how much the decrease in income exceeds the decline in family requirements has yet to be fully explored.

Table 2.—Median income of men aged 20 and over with income, by age, 1947-52¹

Age	1947	1948	1949	1950	1951	1952
	Amount					
65 and over	\$956	\$998	\$1,016	\$986	\$1,008	\$1,247
55-64	2,344	2,412	2,366	2,494	2,840	3,009
45-54	2,681	2,828	2,751	3,091	3,280	3,486
35-44	2,845	3,046	2,951	3,254	3,617	3,709
25-34	2,449	2,724	2,754	2,961	3,288	3,493
20-24	1,560	1,849	1,726	1,933	2,259	2,137
Median income of men aged 65 and over as percent of median income of men in specified age group						
35-44	34	33	34	30	28	34
55-64	41	41	43	40	35	41

¹ Excludes institutional population.

Source: Bureau of the Census, *Current Population Reports, Consumer Income*, Series P-60.

Income Distribution

One of the most characteristic features of aged persons' income is its highly uneven distribution. Inequality of income may be observed in all age groups, but it is most pronounced among the aged. In 1952, one-fifth of the men aged 65 and over at the lower end of the income array accounted for only 3 percent of the aggregate income received by all aged men, whereas the one-fifth at the upper end of the array received 57 percent. Among men aged 25-34, by contrast, these proportions were 8 percent and 35 percent (table 3).²

These data seem to run counter to the general impression that the aged are rather homogeneous with respect to income—that all or nearly all have either no income or a small income. It is true that substantial numbers are without money income and that there is a fairly large concentration of income recipients at the lower end of the income scale. In 1952, for example, 43 percent of the men aged 65 and over with money income had incomes of less than \$1,000; 58 percent had incomes of less than \$1,500.

² Age differences in the extent of inequality of income are also reflected in standard measures of dispersion. Computed from data for 1952 (source cited for table 3), the coefficient of variation in the interquartile range was 27 for men aged 25-34, 34 for men aged 45-54, and 59 for men aged 65 and over; the coefficient of variation in the total distribution was 51, 110, and 186, respectively, for the same three age groups.

Generally overlooked, however, are the presence of aged persons in higher income groups and their greater-than-average representation among men with incomes of \$25,000 or more.

The distribution of the relative number of persons in each income class who are aged 65 and over tends to assume a reverse J shape—very high at the low end of the income scale, low in the middle ranges, and moderately high at the upper end (chart 1). Men aged 65 and over comprised 11 percent of all male income recipients in 1952 who were aged 14 or over but 21 percent of those with incomes under \$500 and 39 percent of those with incomes of \$500-\$999. In the income groups \$1,000-\$1,499 and \$1,500-\$1,999 the aged were still in proportions in excess of their representation among income recipients as a whole, but thereafter the percentage fell below this level, declining to 3-4 percent in the group with incomes from \$3,500 to \$6,999. At \$7,000 the percentage began to rise again, reaching 10 percent in the class \$15,000-\$24,999 and 18 percent in the class \$25,000 and over (table 4). Data from Federal income-tax returns for 1948 suggest that this proportion rose to about one-fourth for persons with incomes in that year of \$100,000-\$499,999 and to three-eighths for persons with incomes of \$500,000 or more.³

The factors underlying age differences in the relative concentration of income have not been fully explored. Income analysts are inclined to believe that these differences reflect in large measure changes in the homogeneity of the income-receiving group with age. The relatively large inequality to be observed in table 3 among boys aged 14-19, for example, is the result of the presence in this age class of such unlike groups as full-time workers and students with occasional earnings. Income dispersion is much less evident among men aged 20-24, largely because of a marked increase in the relative number of full-time workers, and is lowest among men aged 25-34, when the labor-force participation rate is at its peak. Thereafter inequality in income in-

creases, partly because there is an increase with age in the proportion of men who rely on income other than earnings and partly because the differential effects of such factors as education and skill on size of earned income become more pronounced with age. The proportions of earners among men aged 65 and over and of full-time earners in this group both drop appreciably. The relative number of persons with income from sources other than employment is greater in this age group than in others, and the average amount of income provided by these sources varies widely. Taken separately, each of the groups into which the aged could be divided on the basis of principal income source may exhibit a certain uniformity in income distribution. In the aggregate, however, the aged present the maximum in income heterogeneity.

Characteristics of the Aged Affecting Income

Of the factors that influence size of income among the aged, perhaps the most important is labor-force status. Differences in income that are associated with age, sex, marital status, and living arrangements are all associated to some extent with the labor-force participation rate. In recent years about 4 in every 10 men aged 65 and over have been members of the labor force. These workers, as a group, tend to have larger incomes than those who have retired, for the

Table 3.—Percent of aggregate money income received by male income recipients aged 14 and over, ranked by income, by age, 1952¹

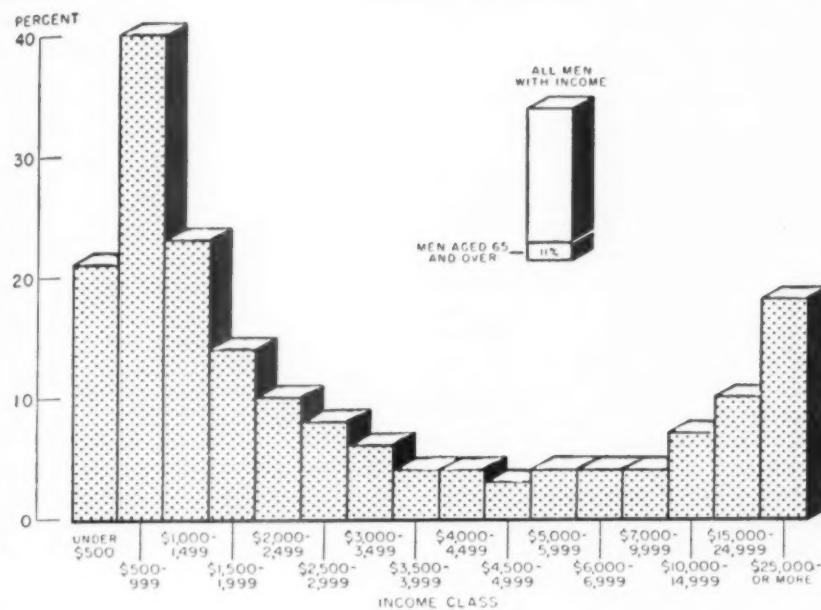
Quintiles of male income recipients ²	Age						
	65 and over	55-64	45-54	35-44	25-34	20-24	14-19
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest fifth	3.3	3.8	5.5	6.7	8.1	5.9	6.6
Second fifth	6.9	10.6	12.8	14.0	15.3	12.6	6.7
Middle fifth	11.4	16.9	16.6	17.8	18.9	18.2	8.6
Fourth fifth	21.1	21.6	21.5	22.7	23.2	25.8	21.0
Highest fifth	57.4	47.2	43.6	38.8	34.6	37.4	57.1

¹ Based on aggregate income computed by method described on page 8 of source release. Excludes institutional population.

² Arrayed by size of income within each age group.

Source: Bureau of the Census, *Current Population Reports, Consumer Income*, Series P-60, No. 14, table 3.

Chart 1.—Men aged 65 and over as percent of all men in each income class, 1952



aged 65-69, about \$900 for men aged 70-74, and about \$700 for men 75 years of age and over.

Sex

Measures of sex differences in income are difficult to develop because of the special problem presented by married women. In 1952 approximately 4 in every 10 women aged 65 and over had no money income.¹ Data from the 1950 Census suggest that 45-46 percent of such women were married and living with a husband.² Since all but 8 percent of the aged men in 1952 had some income and since married men tend to be a little better off in this respect than other men, it is probable that the relative number of aged women receiving income either directly or as the wives of income recipients was higher than 6 in 10 and that it may have been as high as 7 or 8 in 10. Even with this adjustment, it is evident that lack of money income is much more common among aged women than among aged men.

This difference seems to be related to the economic pattern of married life. Despite the remarkable postwar gain in the proportion of married women at work, most wives—which means most women, since 4 out of 5 women aged 25-44 are married—are wholly dependent on the husband's earnings during the greater part of their adult years. When account is taken of income from this source, relatively few women in the younger and middle years of adult life can be said to be without income. The proportion lacking money income becomes significant only in late middle age, when mortality takes an increasing toll of married men, and it is highest among women past age 65, more than half of whom are widows. Although the relative number of women with direct income is at its peak in these ages, the proportion with indirect income from a husband's employment is at a minimum. If every widow qualified for a social insurance benefit or for a privately pur-

simple reason that earnings yield in general a higher income than do pensions, benefits, annuities, or assistance. In 1951, persons without money income were relatively eight times as numerous among men aged 65 and over who were not in the labor force as among aged men who were in the labor force, while the median income of the retired group was only a little more than one-third that of the working group.⁴

Age

The inverse association between age and income holds true also in the advanced ages. The progressive decline in the labor-force participation rate for men past age 65, from 60 percent among men aged 65-69 to less than 20 percent among those aged 75 and over,⁵ and the replace-

ment of earnings by sources yielding, on the whole, lower incomes are reflected both in higher ratios of aged persons with no money income and in a measurable diminution in the average of those with income. Special tabulations based on the Bureau of the Census Post-Enumeration Survey made in connection with the 1950 Census suggest that the men without money income in 1949 represented approximately 1 in 10 among those aged 65-69 and about 1 in 3 among those aged 80 and over.⁶ Median income among aged income recipients in that year was about \$1,700 for men

¹ These figures and the corresponding medians are not directly comparable with those for broader age groups from the 1950 Census shown in tables 5 and 6, owing both to sampling variations and differences in enumeration techniques. In general, it was found that the Post-Enumeration Survey yielded, in comparison with the Census data, (1) a smaller proportion of persons receiving no income and (2) lower median incomes for those with income. For the population as a whole the number of income recipients in every income group below \$2,000 was larger in the Post-Enumeration Survey, probably because the more intensive questioning in the survey reduced the proportion of no-income recipients. (See A. Ross Eckler, "Extent and Character of Errors in the 1950 Census," *American Statistician*, December 1953, page 19.)

² Bureau of the Census, *Current Population Reports, Consumer Income*, Series P-60, No. 11, table 4. When the data are adjusted for persons in institutions, few of whom are income recipients, the relative number without money income was nine times as large among persons not in the labor force as among those in the labor force. Median income relationships remained unchanged.

³ Bureau of the Census, *U. S. Census of Population: 1950*, vol. IV, part 1, chapter A, *Employment and Personal Characteristics*, table 1.

⁴ Bureau of the Census, *Current Population Reports, Consumer Income*, Series P-60, No. 14, table 3.

⁵ Bureau of the Census, *U. S. Census of Population: 1950*, vol. IV, part 2, chapter D, *Marital Status*, table 6.

chased annuity on her husband's death, few changes would occur in the relative number of women with money income, direct or indirect. Because, however, of past gaps in social insurance protection and of inadequacies in individual and family provision for income in widowhood, the economic loss resulting from the death of the family earner is not always made up, even in part. The result is a considerable increase in the number of older women with no income, exceeding by far the comparable ratio among aged men.

In addition, aged women have lower incomes than do aged men. In 1952 the median income of aged women with income was \$650, or about half that of aged men.⁹ If account were

⁹ Bureau of the Census, *Current Population Reports, Consumer Income, Series P-60, No. 14*, table 3.

taken of the husband's income available to married women, this median would, of course, be somewhat higher; by how much is not known in the absence of data on age of wife in relation to size of husband's income.

Marital Status

Married men past age 65 tend to have higher incomes than aged non-married men; fewer married men have no income. According to the 1950 Census, married aged men had a median income in 1949 of \$1,440, while the median for single, widowed, and divorced men aged 65 and over was about \$830. One in 7 married and divorced men had no money income, 1 in 5 single men, and 1 in 4 widowers (table 5).

Aged married men have higher incomes, in part because they are somewhat younger than other aged men.

Table 4.—Men aged 14 and over with income, by age and income class, 1952¹

Income class	Age							
	Total	65 and over	55-64	45-54	35-44	25-34	20-24	14-19
Percentage distribution by specified age								
Total	100.0	11.4	13.3	17.6	21.5	22.9	7.2	6.0
\$1-499	100.0	21.0	8.9	7.4	6.2	5.4	5.7	45.3
500-999	100.0	38.6	14.1	9.0	7.1	6.7	8.8	15.7
1,000-1,499	100.0	23.3	14.8	10.8	13.8	15.3	16.0	5.8
1,500-1,999	100.0	14.4	16.9	15.7	16.3	16.6	15.6	4.5
2,000-2,499	100.0	9.6	13.6	17.9	18.7	25.6	11.2	3.5
2,500-2,999	100.0	8.3	15.0	17.0	22.3	26.9	9.7	.8
3,000-3,499	100.0	5.8	13.8	20.4	22.8	29.1	6.8	1.2
3,500-3,999	100.0	3.5	12.6	22.0	24.8	31.8	4.9	.4
4,000-4,499	100.0	3.5	12.9	18.5	30.3	31.6	3.3	
4,500-4,999	100.0	3.4	11.4	18.9	31.4	32.1	2.8	.1
5,000-5,999	100.0	4.4	11.5	23.2	29.7	27.8	3.3	
6,000-6,999	100.0	3.5	9.3	23.2	35.6	26.6	1.7	
7,000-9,999	100.0	4.5	10.2	28.7	34.3	21.7	.2	.4
10,000-14,999	100.0	6.8	21.0	24.4	34.1	13.6		
15,000-24,999	100.0	10.2	18.9	31.6	30.9	8.4		
25,000 and over	100.0	17.9	29.5	39.1	13.5			
Percentage distribution by amount of money income								
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Loss	.6	.8	1.3	.7	.7	.3	.2	.2
\$1-499	7.7	14.1	5.1	3.2	2.2	1.8	6.0	57.1
500-999	8.2	27.9	8.7	4.2	2.7	2.4	10.0	21.3
1,000-1,499	7.2	14.7	8.0	4.4	4.6	4.8	15.8	6.9
1,500-1,999	6.7	8.5	8.6	6.0	5.1	4.9	14.5	5.0
2,000-2,499	8.3	7.0	8.5	8.4	7.2	9.3	12.8	4.8
2,500-2,999	8.5	6.2	9.6	8.2	8.8	10.0	11.4	1.1
3,000-3,499	13.2	6.7	13.7	15.3	14.0	16.8	12.4	2.7
3,500-3,999	9.7	3.0	9.2	12.1	11.2	13.5	6.6	.6
4,000-4,499	7.8	2.4	7.6	8.2	11.0	10.8	3.6	
4,500-4,999	5.7	1.7	4.9	6.1	8.3	8.0	2.2	.1
5,000-5,999	8.0	3.1	6.9	10.5	11.0	9.7	3.6	
6,000-6,999	3.2	1.0	2.3	4.3	5.4	3.8	.8	
7,000-9,999	3.2	1.3	2.5	5.3	5.2	3.1	.1	.2
10,000-14,999	1.0	.6	1.6	1.4	1.6	.6		
15,000-24,999	.6	.5	.8	1.0	.8	.2		
25,000 and over	.3	.5	.7	.7	.2			
Median income	\$3,105	\$1,247	\$3,009	\$3,486	\$3,709	\$3,493	\$2,137	\$437

¹ Excludes institutional population.

Source: Bureau of the Census, *Current Population Reports, Consumer Income, Series P-60, No. 14*, table 3.

Table 5.—Receipt of money income and median income, 1949, for men aged 65 and over, by marital status, 1950¹

Marital status	Percent with no money income, 1949	Median income of men with income, 1949
Total	18	\$1,150
Married, wife present	14	1,440
Other marital status	25	830
Single	22	830
Married, wife absent	20	1,375
Widowed	27	815
Divorced	14	870

¹ Excludes institutional population.

Source: Bureau of the Census, *U. S. Census of Population: 1950*, vol. IV, part 2, chapter D, *Marital Status*, table 6.

In 1950 the median age of married men aged 65 and over was 70.5 years; the median for nonmarried men was 73.2 years.¹⁰ When age is held constant, the more advantageous economic position of the married man is reduced somewhat, but he is still considerably better off than the single man and the widower, and this finding is as true for men under age 65 as for those above it. At every age the married man has a higher labor-force participation rate: 57 percent compared with 39 percent for others among men aged 65-74 and 25 percent against 13 percent among those aged 75 and over.¹¹ Married men also have greater regularity of employment, and—when working—higher earnings.¹² Whether this is the situation because the better earner is the better catch in the marriage market or because marriage is a spur to more strenuous economic effort is a nice problem, but the differences are unmistakable.

¹⁰ Bureau of the Census, *U. S. Census of Population: 1950*, vol. II, part 1, *U. S. Summary*, chapter C, table 104.

¹¹ Ibid., vol. IV, part 1, chapter A, *Employment and Personal Characteristics*, table 10.

¹² Unpublished data, from a special survey of the economic status of aged persons made by the Bureau of the Census in April 1952 for the Institute of Industrial Relations, University of California, show that there are more married aged men than nonmarried aged men among professional and technical workers, and among managers, officials, and proprietors and fewer among service workers, farm laborers and foremen, and laborers (except on farms and in mines).

Available information on aged women suggests that for them also there are economic advantages in marriage. When allowance is made for the husband's income, married women show the lowest percentage of women without money income. Single and divorced women seem to be in an intermediate position, while widows are at the bottom of the economic scale. In 1949 about one-third of all nonmarried women aged 65 and over had no money income; of the remaining two-thirds, single women had a median income of about \$1,100 and widows about \$600.¹¹ Part of the explanation is, again, an age difference: aged widows tend to be older than single aged women. Within the same age bracket, however, an income spread persists, reflecting in part a difference in the proportions in the labor force.¹²

Living Arrangements

When health and income permit, older persons generally prefer independent living arrangements, be it a house they own or a rented house or apartment. It is therefore not surprising that, among men aged 65 and over, those who head their households are better off financially than men living in the homes of relatives or living with others as roomers or boarders. The proportion of aged men without money income is less than half as large among household heads as among those not in their own households. For men with income, median income is half again as high. In the best position with respect to income are married men in their own households, and least well off are men living in their children's homes; those living in the homes of nonrelatives as roomers or boarders occupy an intermediate position (table 6). The differences among these groups are associated with differences in age, in labor-force status, and probably in earnings as well. Among men aged 65 and over in 1950 almost half the household heads were in the labor force (56 percent of those

Table 6.—Receipt of money income and median income, 1949, for persons aged 65 and over, by age, sex, and living arrangements, 1950¹

Sex and living arrangements	Percent with no money income, 1949			Median income of persons with income, 1949		
	Total	Aged 65-74	Aged 75 and over	Total	Aged 65-74	Aged 75 and over
Men						
In own household	18	14	27	\$1,150	\$1,440	\$770
Head of primary family ²	14	12	20	1,290	1,540	810
Married, wife present	14	12	21	1,420	1,640	850
Other	13	11	19	1,460	1,680	860
Primary individual ³	22	17	29	1,000	1,290	800
Not in own household	15	13	19	790	860	690
Living in home of relatives	33	26	42	810	920	650
Parent of head	38	32	46	770	870	630
Other	42	34	48	730	870	630
Living with nonrelatives	30	29	39	850	870	640
21	17	28	890	1,000	700	
Women ⁴						
In own household	42	39	47	680	720	620
Head of primary family ²	31	29	33	720	750	660
Primary individual ³	41	40	42	720	740	680
Not in own household	23	22	26	720	750	660
Living in home of relatives	54	51	58	640	680	580
Parent of head	58	56	61	610	630	570
Other	62	60	63	570	590	560
Living with nonrelatives	49	47	53	680	730	600
33	29	39	750	810	640	

¹ Excludes institutional population.

² One or more related persons present.

³ Living alone, or with nonrelatives present.

⁴ Excludes married women living with husband.

Source: Bureau of the Census, *U. S. Census of Population: 1950*, vol. IV, part 2, chapter D, Marital Status, table 6.

The differences are significant in both age groups.

Aged Persons at Different Income Levels

Examination of data on the income of the aged in a recent year (1951) shows how the characteristics just discussed affect the number and kinds of persons in each income class. To eliminate the distortion caused by the fact that most married women are dependent on their husbands for support, data will be used that combine the income of the husband aged 65 or over and his wife in the case of married couples but are limited to the income of the aged individual in all other cases.

The 13.0 million persons aged 65 and over in April 1952 may be grouped into 10.5 million units, consisting of 4.0 million aged couples,¹³ 2.1 million nonmarried men (widowers, by and large), and 4.4 million nonmarried women (most of them widows).

The special survey conducted by the Bureau of the Census for the In-

¹¹ Bureau of the Census, Post-Enumeration Survey, unpublished data.

¹² Bureau of the Census, *U. S. Census of Population: 1950*, vol. IV, part 1, chapter A, Employment and Personal Characteristics, table 10.

¹³ Ibid., table 6.

¹³ Both partners were aged 65 or over in a little more than half the married couples, while in perhaps 1.8 million couples the wife was under age 65. About 0.2 million couples in which the wife was aged 65 or over but the husband was under age 65 are excluded.

stitute of Industrial Relations, University of California, provided information on the distribution by income in 1951 of couples with head aged 65 and over and all other aged persons not in institutions. The sample results were inflated to independent estimates of the civilian noninstitutional population consistent with the 1950 Census. To these figures were added the institutional population in 1950, to yield the distribution below.

Income class	Number of units (in millions)	Percent of total
No money income	2.4	23
Money income:		
Under \$500	2.1	20
\$500-\$999	2.4	24
\$1,000-\$1,999	1.7	16
\$2,000-\$2,999	.8	7
\$3,000-\$4,999	.7	7
\$5,000-\$9,999	.3	2
\$10,000 or more	.1	1

The tendency to forget minor or irregular sources of income—a common error of survey response—probably resulted in some overestimate of the number of aged units without income and in the lowest money income groups. There is no basis, however, for making the appropriate adjustments for understatement of income, and the data are presented as derived from the survey.

Married couples were in the best position, in terms of money income, and nonmarried women in the poorest, while nonmarried men occupied an intermediate place. Only about 1 in every 14 couples had no money income, but this ratio among nonmarried men was more than 1 in 5 and among nonmarried women more than 1 in 3. Thirty-five percent of the couples had incomes of \$2,000 or more, but only 12 percent of the nonmarried men and 5 percent of the nonmarried women had that much.

Estimates based upon the application of the survey findings of data on age, sex, marital status, labor-force participation, and living arrangements permit a more detailed examination of the probable composition of the units in each income class (table 7).

No Money Income

Seven out of every 10 units in the group with no money income in 1951

Table 7.—Married couples with head aged 65 and over and all other persons aged 65 and over, by money income in 1951 and by sex, age, marital status, living arrangements, and labor-force status, April 1952

Type of unit	Total	No money income in 1951	With money income in 1951, by amount						
			Total	Under \$500	\$500-\$999	\$1,000-\$1,999	\$2,000-\$2,999	\$3,000-\$4,999	\$5,000 or more
Percentage distribution, by type of unit									
Total	100	100	100	100	100	100	100	100	100
Married couples	37	12	44	21	32	60	72	77	75
Nonmarried men	19	18	20	23	23	17	14	12	16
Nonmarried women	44	70	36	56	45	23	14	11	9
Aged 65-74 ¹	64	52	68	56	63	75	82	85	75
Aged 75 and over ¹	36	48	32	44	37	25	18	15	23
In own household ²	66	37	74	58	73	81	87	88	94
Living in home of relatives	23	43	17	32	16	11	7	7	2
Other ³	11	20	9	10	11	8	6	5	4
In labor force ⁴	26	7	32	14	16	36	65	76	78
Not in labor force ⁴	74	93	68	86	84	64	35	24	22
Percentage distribution, by amount of money income									
Total	100	23	100	26	30	21	10	9	4
Married couples	100	7	100	12	22	28	15	16	7
Nonmarried men	100	22	100	31	35	18	7	6	3
Nonmarried women	100	37	100	40	39	13	4	3	1
Aged 65-74 ¹	100	19	100	22	28	23	11	12	4
Aged 75 and over ¹	100	31	100	35	36	17	5	4	3
In own household ²	100	13	100	20	30	23	11	11	5
Living in home of relatives	100	43	100	49	30	13	4	4	(5)
Other ³	100	41	100	30	37	19	7	5	2
In labor force ⁴	100	6	100	11	15	23	19	22	10
Not in labor force ⁴	100	29	100	33	38	20	5	3	1

¹ Age of husbands, for married couples.

² Household heads, whether or not relatives are present.

³ Living as roomer or boarder in household of nonrelative or in roominghouse, hotel, or institution.

⁴ Status of husband, for married couples.

⁵ Less than 0.5 percent.

Sources: Estimated from special tabulations made by the Bureau of the Census for the Institute of Industrial Relations, University of California, and based on special supplement to the schedule used in

the Current Population Survey for April 1952. U. S. Census of Population: 1950, vol. IV—part 1, chapter A, Employment and Personal Characteristics, table 6; part 2, chapter C, Institutional Population, tables 3 and 18; part 2, chapter D, Marital Status, table 6. Current Population Reports, Population Characteristics, Series P-20, No. 44. Current Population Reports, Labor Force, Series P-50, No. 44. Special tabulations made by the Social Security Administration from the results of the Bureau of the Census Post-Enumeration Survey.

were nonmarried women, and almost 20 percent were nonmarried men. Married couples were relatively infrequent.

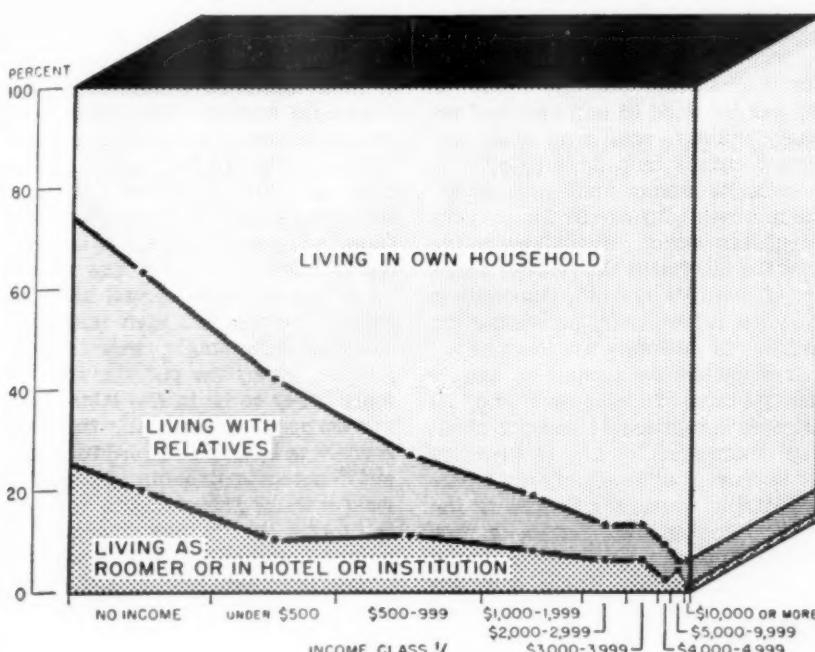
Nine of every 10 units had no member in the labor force. The presence of workers in about 7 percent of the units with no income seems paradoxical but may be explained by the fact that the labor-force data refer to April 1952 while the money-income data relate to the year 1951. Aged labor-force members in April 1952 included some persons who were not working in 1951 because of a temporary disability or who were unemployed throughout the year and therefore had no earnings.

Persons with no money income in 1951 were older on the average than those with income; half were aged 75

and over, compared with a little more than one-third in the total aged population. Fewer lived in their own households—a little more than 1 in 3 as against 2 in 3 among the aged as a whole. More than 40 percent lived in the homes of relatives (almost twice the ratio among all units); the other 20 percent lived as roomers or boarders in the home of nonrelatives or in roominghouses, dormitories, or institutions, and more than half of them were in institutions.

Without money income as defined in this article, how did these men and women manage? Some of them undoubtedly met their needs by depleting their assets. A few may have borrowed. Many—particularly those on farms—raised part of their own food. Contributed food, clothing, and

Chart 2.—Living arrangements of couples with head aged 65 and over and all other aged persons, by money income, 1951



¹ Width of income class approximates relative number of aged economic units.

shelter were important resources for a considerable number. About a million lived in the homes of relatives, usually their married children, and were presumably supported in whole or part by them. A considerable number were in tax-supported institutions. Since none of the 2.4 million received old-age assistance, it may be presumed that their resources in most instances rendered them ineligible for assistance under standards prevailing in the community in 1951.

Money Income

Less than \$500.—Nonmarried women also comprised more than half the 2.1 million economic units with money incomes of less than \$500. The others were divided almost equally between married couples and nonmarried men. Perhaps 1 in 7 units had a member in the labor force, or relatively twice as many as among the units with no money income. The proportion aged 65-74 was also higher—about 56 percent, compared with 52 percent in the no-income group. With money income of their own, relatively more were able to afford independent living arrange-

ments (chart 2). Almost 6 in 10 lived in their own households, while 3 in 10 lived in the homes of relatives. Approximately the same proportions of the two groups lived in the homes of nonrelatives, in hotels, and in roominghouses, but probably less than 2 percent of those with income of \$1-\$499 lived in institutions.

There are few places in the country where an annual income of \$499 will purchase even the barest essentials for existence. It may therefore be presumed that, as in the case of the group with no income, the 2.1 million units with money incomes of less than \$500 had access to other resources and that many, if not most, supplemented their meager money income by drawing on savings, by selling assets, by borrowing, or by raising part of their own food. Partial dependence on relatives may be assumed for most of the 0.7 million units living in the homes of married children and other relatives and for those who were living in their own household and had adult children staying with them. Such supplementary resources are frequently encountered in studies of the income and living arrangements

of old-age assistance recipients and old-age and survivors insurance beneficiaries, who accounted for more than half the units with incomes of less than \$500 in 1951.

\$500-\$999.—Nonmarried women were, again, the largest group among the 2.4 million units with incomes in 1951 of \$500-\$999, but they constituted less than half the total. Married couples accounted for almost one-third, and nonmarried men for almost one-fourth.

Membership in the labor force was at approximately the same level as among units with income of less than \$500, but the proportion aged 65-74 increased from 56 percent to 63 percent and persons living in their own household from 58 percent to 73 percent. Persons living in the homes of nonrelatives and in roominghouses or hotels made up about the same proportion in both groups; the number living with relatives, on the other hand, dropped from about 1 in 3 to 1 in 6.

Studies conducted among old-age and survivors insurance beneficiaries and old-age assistance recipients—who made up most of the units with incomes of \$500-\$999—suggest that there were aged persons who somehow managed to meet their minimum requirements on monthly money incomes varying from \$42 to \$83 in 1951. These studies also indicate, however, that contributions in kind and withdrawals from savings were frequently necessary and that many were able to make ends meet only by sharing their expenditures with the relatives in whose homes they live or who live with them.

\$1,000-\$1,999.—Units with money incomes of \$1,000-\$1,999 differ significantly from those with smaller incomes in the preponderance of married couples and in the higher proportions with members in the labor force and living in their own households. Six in every 10 such units in 1951 consisted of married couples. One-sixth were nonmarried men, and somewhat less than one-fourth were nonmarried women. More than 1 in 3 units had members in the labor force, or relatively twice as many as were present in units with incomes of \$500-\$999. Three-fourths were in the age group 65-74. Four out of 5 units

lived in households of their own, 1 in 10 lived with relatives, and 1 in 12 with nonrelatives.

This group may be considered largely self-supporting on the basis of its money income and without reference to other types of money receipts, to assets converted into cash, or to shared living arrangements. The dollar cost in large cities of an elderly couple's total budget sufficient to provide a modest but adequate level of living has been estimated at \$1,600-\$1,900 at October 1950 prices.¹⁷ Prices in 1951 were somewhat higher, but in either year the cost would have been a little less, of course, for the 0.7 million units consisting of one person and for the many couples and non-married individuals who lived in small towns and rural areas, where shelter costs are lower.

\$2,000 and over.—Examination of the higher income classes shows shifts in group composition that reflect an accelerated development of the patterns already noted. The higher the income the higher, with some exceptions, the proportion of married couples, the labor-force participation rate, and the relative numbers living in their own households. In 1951, married couples accounted for about three-fourths of the units with incomes of \$2,000 or more; all but 6 percent of those with incomes of \$5,000 or more were living in their own households; a mere 2 percent lived in the home of relatives. The "younger" aged (persons aged 65-

74) were most frequently found among units with incomes of \$2,000-\$4,999.

Summary

In recent years between 8 and 12 men per 100 aged 65 and over had no money income, compared with 1-2 percent among men aged 25-54 and 4-5 percent among men aged 55-64. The increase with age in the proportion of men without money income reflects the decline in the relative number of earners and the incomplete provision for a money substitute for earnings in disability and old age.

Average income is smaller among older persons. In 1952, men aged 65 and over comprised 11 percent of all male income recipients 14 years of age and over but received only 7 percent of the aggregate income of the group. The median income of men aged 65 and over was one-third that of men in the age group with the highest median income—35-44 years—and about 40 percent of the median income of men aged 55-64.

Income distribution is more unequal among the aged than in other age groups. Aged persons represent larger proportions of the groups at the lower and upper ends of the income scale and a smaller proportion of the middle-income group than they do of the total adult population. This difference may be due to the heterogeneity of income sources among the aged.

Individual characteristics influencing size of income among the aged relate to labor-force status, age, sex, marital status, and living arrange-

ments. Persons in the labor force, in general, have higher incomes than persons not in the labor force. Persons under age 75 tend to be better off than older persons, and aged men, by and large, have higher incomes than aged women. Married men are at an economic advantage in comparison with single, widowed, and divorced men, as are men living in their own homes in comparison with those living with relatives or as roomers or boarders. These are interrelated factors, since among men past age 65 the married men tend to be younger than single, widowed, and divorced men; the younger men are more likely to be in the labor force; and earners are more likely than non-earners to be able to afford independent living arrangements. Possibly the least well-off group among the aged, in terms of money income, are widowed women living with relatives.

The 13 million persons aged 65 and over in the population in April 1952 may be grouped into 10.5 million units, consisting of 4 million couples, 2.1 million nonmarried men, and 4.4 million nonmarried women. Of the total, two-thirds had no money income or less than \$1,000 in 1951, and one-sixth had \$2,000 and over. Non-married women were concentrated at the lower end of this distribution and married couples at the upper end, while nonmarried men occupied an intermediate position. Generally speaking, the proportions of those with membership in the labor force, of those living in their own households, and of those under age 75 increased with income.

¹⁷ *Monthly Labor Review*, September 1951.

Group Life Insurance for Federal Employees

by WELTHA VAN EENAM*

AN ACT of Congress signed by President Eisenhower on August 7, 1954 (Public Law No. 598), authorized the Civil Service Commission to make group life insurance available to civilian officers and employees of the Federal Government and to employees of the municipal government of the District of Columbia. The legislation places these employees in a position similar to that of employees of most large industrial firms; at the end of 1953, approximately 75,000 employers had provided group life insurance amounting to nearly \$73 billion to more than 25 million employees.

It was originally estimated that the initial amount of life insurance under this Government life insurance program would total some \$7-8 billion. The cost for the first full year of operation was expected to be about \$70 million, of which \$47 million would be paid by the employees and \$23 million by the Government. The most recent information indicates, however, that initially a lower percentage of employees have filed waivers of their right to insurance than was anticipated, with the result that the original estimates may have been on the low side.

Coverage

The act covers appointive and elective officers and employees of the legislative, judicial, and executive branches of the United States Government, including corporations owned or controlled by the Government. It covers also the municipal employees of the District of Columbia (including teachers, policemen, and firemen).

Three groups are specifically excluded from coverage: (1) employees of those corporations under the supervision of the Farm Credit Administration, any member of which is elected or appointed by private interests; (2) noncitizen employees whose

place of duty is outside the 48 States or the District of Columbia; and (3) commissioned officers and enlisted personnel on active duty in or with the Army, Navy, Air Force, Marine Corps, or Coast Guard of the United States who have indemnity coverage under the Servicemen's Indemnity Act of 1951. The act permits other exclusions under regulations prescribed by the Civil Service Commission. While these exclusions may apply to seasonal, part-time, or short-term employees, they need not be limited to these types; they may not, however, be based on the hazardous nature of employment.

Regulations issued by the Commission on August 26, 1954, added the following exclusions to the three stated in the law:

"4. Employees serving under appointments limited to one year or less.

"5. Seasonal or emergency employees whose employment is of uncertain or purely temporary duration or who are employed for brief periods at intervals.

"6. Part-time, when-actually-employed, or intermittent employees having no regular tour of duty.

"7. Employees whose salary, pay or compensation on an annual basis is \$12 a year or less.

"8. Member or patient employees in Government hospitals or homes.

"9. Employees paid on a contract or fee basis.

"10. Employees paid on a piecework basis, except those whose work schedule provides for regular or full-time service.

"11. Employees serving in cooperation with non-Federal agencies who are paid in whole or in part from non-Federal funds.

"12. Employees whose duties involve the security of the United States and preclude their identification as employees of the Federal Government.

"13. Retired employees reemployed under conditions not terminating

their title to annuities." (Such an employee, of course, retains any insurance he may have had as a retired employee.)

Final determination of the applicability of these regulations to specific employees is left with the Commission.

The effective date of the insurance, as determined by the Commission, was the first day of the first pay period beginning after August 28, 1954 (for most people August 29). Unless he filed a Waiver of Life Insurance Coverage (Standard Form 53), an employee was automatically covered if on August 29 he was on the payroll or in nonpay status that had not extended continuously for 12 months on the date preceding the effective date. Thus, an eligible person retiring at the end of August was insured. Those retired before the effective date of the insurance were not covered.

A new employee will be insured on the first day he is in pay status unless he files a waiver. An eligible employee returning to pay status after leave without pay for a continuous period of more than 12 months is automatically insured unless he files a waiver before his return. The insurance for an employee terminates at the end of 12 months of leave without pay, but there is a 31-day extension of the life insurance.

A participant may at any time cancel his insurance by filing a Waiver of Life Insurance Coverage—the same form that is used in an initial waiver. Insurance will cease at the end of the pay period in which the form is received in the employing office. Under Commission regulations, employees who initially waive coverage and those who elect to withdraw from coverage may later cancel the waiver provided (a) the employee is under age 50, (b) at least 1 year has elapsed since the effective date of the waiver, and (c) satisfactory evidence of insurability is furnished.

*Division of the Actuary, Office of the Commissioner.

Amount and Type of Insurance

For participants under age 65, the amount of life insurance is equal to the annual compensation, raised to the next higher \$1,000, up to a maximum of \$20,000. An employee earning \$4,200, for example, will be insured for \$5,000. After attainment of age 65, the insurance will be for the amount in force at age 65 reduced by 2 percent for each elapsed month to a minimum prescribed by the Commission; this minimum may not be less, however, than 25 percent of the amount in force at age 65.

Those who are past age 65 when they become insured have the same amount of life insurance that would be in force had they been insured at age 65; that is, their insurance is reduced 2 percent for each elapsed month since attainment of age 65. The reduction for persons over age 65 on the effective date is applied to the amount of the annual compensation as of that date. For those who become insured after age 65 and who had been eligible at age 65, the basis is the lesser of the present compensation or the compensation at age 65.

Life insurance ceases 31 days after the termination of employment except for those entitled to (a) disability annuities or (b) immediate service annuities after 15 years of creditable civilian service. An "immediate annuity" is defined in the regulations as one that begins to accrue not later than 1 month following separation from service. A terminating employee may elect within the 31-day period to convert a part or all of his life insurance to an individual policy at attained age without a medical examination. The group life insurance is term insurance only, and there is no cash surrender value available upon termination or, for that matter, at any time. The life insurance of a retired employee eligible for continuation of insurance is not reduced until the end of the month following the month in which he reaches age 65.

Group accidental death and dismemberment insurance equal in amount to the life insurance is provided, subject to the conditions and limitations of the policies purchased by the Commission. For accidental death before retirement, the amount payable to the beneficiary is thus

twice the amount of life insurance in force. Payment equal to one-half the amount of the accidental death insurance is provided for the loss of one hand or one foot, or the loss of the sight of one eye, with no reduction in the amount of life insurance. For the loss of two or more such members, an amount equal to the full amount of life insurance in force is payable. The aggregate amount payable for any one accident under the accidental death and dismemberment insurance may not exceed the total amount of life insurance in force. As noted above, life insurance continues in force for retired employees under certain conditions, but the accidental death and dismemberment insurance will be canceled on retirement. The latter form of insurance is continued for participating employees who remain in service after age 65, but it is reduced by the same percentage as is the life insurance.

Each participant will receive a certificate setting forth the benefits and stating to whom they shall be payable and to whom claims shall be submitted. It also contains a general summary of the provisions.

The Civil Service Commission will protect the rights of separated or retired employees now insured through an association of Federal employees, provided the association terminates all its life insurance agreements with the employees and turns over assets sufficient (if possible) to cover the liabilities assumed by the Commission. These separated or retired persons will be allowed to continue their present insurance under the new program at their present premium rates; this arrangement may not apply to persons who were first insured after 1953. For employees still in service, the association insurance will presumably be replaced by the new group insurance, for the legally determined amount, unless the employee elects not to participate. Associations may, of course, continue under the present arrangements if they wish.

Beneficiaries

Employees may designate a beneficiary or beneficiaries to receive death benefits. Such designation must be in writing and must be signed, witnessed by a disinterested person,

and received in the employing office (or, in the case of a retired employee, in the Civil Service Commission) before the death of the insured person. The designated beneficiary may be a person or persons or a firm, corporation, or legal entity other than an agency of the Federal Government or the Government of the District of Columbia; the proceeds may thus be left to an incorporated endowment fund. A change in beneficiary may be made without the consent of the beneficiary, but any change made through a will (and not made as prescribed above) will not be effective.

If there is no designated beneficiary, the order of payees is the same as in the Civil Service Retirement Act for lump-sum death payments: (1) widow or widower, (2) children, (3) parents, (4) estate, and (5) other next of kin.

It should perhaps be pointed out that an employee who has no relatives in the first three categories may wish to designate a beneficiary (or beneficiaries) even though such beneficiary might be entitled to the proceeds through his entitlement to the residue of the estate. If payable to the estate, the amount would, in most States, be included in determining the amount subject to inheritance tax, but it would not be included if there is a named beneficiary.

Because the designation of beneficiary is held by the employing agency or, for retired employees, by the Civil Service Commission, it is automatically canceled on the day the employee transfers to another agency or on the day he retires. A redesignation of beneficiaries must be filed with the new agency or, in the case of a retired employee, with the Commission.

Contributions

Employee contribution rates are to be determined by the Commission but may not exceed 25 cents biweekly per \$1,000 of life insurance. The initial rate has been placed at the maximum provided by the act. Contributions are made through payroll deductions and cease upon retirement or attainment of age 65, whichever is earlier. The contributions withheld are based upon the last amount of insurance in force during the pay period, and

withholdings are discontinued at the end of the pay period preceding the period in which the employee reaches age 65. No contributions are required from insured employees in nonpay status, but their insurance expires at the end of 12 months of continuous nonpay status.

"Free" life insurance is provided for employees retired for disability or those retired for other reasons under an immediate annuity after at least 15 years of credited civilian service and also for employees still in service after age 65.

The department or agency involved makes its contribution from the appropriations used for payment of compensation; the amount is to be determined by the Civil Service Commission, but it may not exceed half the amount paid by the employees. The initial employer rate has been placed at the maximum. In effect, although the Government may pay one-third of the aggregate cost of the program, it will bear little or none of the current cost for the young employees. Conversely, the Government contribution will meet a large part of the current cost for the older participants. All contributions are to be placed in a specific fund in the United States Treasury. The insurance premiums and the expenses of the Commission in administering the program will be paid from this fund.

The rates for the premiums to be paid to the life insurance companies will be determined by the Commission on a basis consistent with the lowest rates charged large employers for group life insurance. Provision is made for adjustment in premium rates for subsequent years based on the experience under the policies, in line with group life insurance practices. The Commission will set a maximum expense and risk allowance for the insurance companies. The excess of the premiums over these two items will be used to build up a contingency reserve. The Commission will determine the maximum reserves to be permitted and any further excess is to be deposited in the Treasury fund.

It may be noted that the maximum Government contribution is \$3.25 annually per \$1,000 of life insurance on those employees who are contributing.

This contribution, with the maximum employee contribution of \$6.50 per \$1,000 of insurance for those contributing, will probably meet the administrative costs of the Commission and cover the net cost of the life insurance, including the "free" insurance, and of the accidental death and dismemberment insurance—at least until the time that the amount of "free" insurance is of considerable magnitude. Since persons who retired before the effective date of the act are not covered, the relative amount of "free" insurance will be very small at first and increase over the years. This rise, coupled with the probable increase in the age distribution of the insurance in force on the combined active and retired lives, may result in higher costs in the future. Since, however, the Commission has set the initial contribution rates at the maximum, the fund during the early years will probably build up a considerable surplus, which will be available to meet possible future deficits. The insurance is on a group 1-year term basis, with premiums to the insurance companies varying with the distribution of the insurance by attained ages of the participants. In general, under group life insurance plans jointly financed by employer and employee, the employee contribution rate is a definite amount (usually 60 cents a month) per \$1,000 of insurance, with the employer contributing the balance. The balance is a flexible amount determined by the age distribution of the amounts in force, by the experience of the group, and to some extent by the experience of all such groups insured by the carrier.

Individual Illustration

The following example shows how the new group life insurance plan operates for the individual who works beyond age 65, illustrating what happens at age 65 and thereafter with respect to the amount of life insurance and contributions.

Assume that Bill Jones, who will become age 54 on January 8, 1955, has had 10 years of credited service. (He was born on January 8, 1901, and will become age 65 on January 8, 1966.) His present salary is \$3,920 and is increased by \$125 on each May 1 of the years from 1955 through 1958. On

May 1, 1959, he is reclassified, and his salary is raised to \$5,060. He receives three regular annual increases, and on May 1, 1963, he is reclassified with a salary of \$5,500. Bill Jones remains in this classification until his retirement on December 31, 1969, shortly before he reaches age 69. During this period he receives regular increases of \$125 on May 1 of each year.

The amount of insurance is \$4,000 up to the pay period that includes May 1, 1955, when it is increased to \$5,000 in line with his salary of \$4,045. This amount is stationary until his salary is raised to \$5,060 upon his reclassification in 1959. The insurance at this point increases to \$6,000. Since his salary at age 65 is \$5,750, the insurance remains at \$6,000 until the end of February 1966 (the month following the month during which he reaches age 65). The monthly reduction, effective as of the end of February 1956, is \$120. Further regular salary increases that result in a salary of \$6,125 on May 1, 1968, and of \$6,250 on May 1, 1969, do not affect the amount of insurance. His insurance continues to be reduced by \$120 each month until, by March 1969, it amounts to \$1,560. At the end of that month the insurance is further reduced by \$60 to the minimum of \$1,500 (one-fourth of \$6,000) and is stationary thereafter.

The accidental death and dismemberment insurance continues in force until retirement (in this case until

Table 1.—Illustrative experience under Federal group life insurance for hypothetical employee who works beyond age 65

Date	Age attained during month		Assumed annual salary	Amount of life insurance	Employee bi-weekly contribution
	Years	Months			
9/1/54	53	8	\$3,920	\$4,000	\$1.00
5/1/55	54	4	4,045	5,000	1.25
5/1/59	58	4	5,060	6,000	1.50
5/1/63	62	4	5,500	6,000	1.50
1/1/66	65	0	5,750	6,000	1 ⁰
2/1/66	65	1	5,750	6,000	0
3/1/66	65	2	5,750	5,880	0
5/1/68	67	4	6,125	2,760	0
3/1/69	68	2	6,125	1,560	0
4/1/69	68	3	6,125	1,500	0
5/1/69	68	4	6,250	1,500	0
1/1/70 to date of death	69	0	(?)	1,500	0

¹ Assumes that pay period preceding the one in which January 8, 1966, falls ended in December.

² Worker retired.

almost age 69), but the amount decreases with the decrease in life insurance. Unlike life insurance, however, it ceases at retirement.

Table 1 shows the amount of life insurance held by Bill Jones and his weekly contributions on selected dates.

Insurance Carriers

The Commission is authorized to purchase from one or more companies, meeting specified requirements, a policy or policies to provide the proposed insurance benefits. To be eligible as a primary carrier, the company must (1) be licensed to write life and accidental death and dismemberment insurance in each of the 48 States and the District of Columbia; and (2) have at least 1 percent of the total amount of employee group life insurance in the United States as of the most recent December 31 for which information is available.

Eight companies now meet these qualifications. At a meeting of representatives of these companies and of the Commission, it was decided that the administration would be simplified if one company became the insurer. The Metropolitan Life Insurance Co. was chosen for the role. A portion of the insurance will be reinsured by other life insurance companies. Any company with group life insurance of any type in force in the United States at the end of 1953 may participate as a reinsuring company. About 260 life insurance companies are initially eligible; in addition, the seven companies that qualify as insurers but are not thus participating qualify as reinsuring companies.

The formula for allocating the insurance both to the insurers and the reinsurers favors the smaller companies. It will take into account the amount of each company's group life insurance in force in the United States on December 31, 1953. In determining the proportions, 100 percent of the first \$100 million of group life insurance in a company will be taken into account; 75 percent of the next \$100 million; 50 percent of the third \$100 million; 25 percent of the fourth \$100 million; and 5 percent of any amount in excess of \$400 million. The resulting amount for each company will then be related to the

total resulting amount for all companies that elect to participate. Certain limitations are, however, specified:

(a) The amount to be allocated to any company is not to exceed 25 percent of the life insurance in force (all types) on United States lives carried by the company as of December 31, 1953.

(b) If, at the end of 1 year following the date of enactment, any company that had previously issued policies to an association of Federal Government employees has less allocated insurance (under the above formula) than the decrease in such company's insurance under these policies (because of the changeover to the new plan), the allocated amount shall be raised to the amount of decrease at the first reallocation. A reallocation is to be made at least every 3 years.

If all the companies writing group life insurance (about 270) elect to participate, the eight companies that now qualify as insuring companies and that had an aggregate of more than 83 percent of the total group life insurance in force in the United States at the end of 1953 will carry less than 41 percent of the insurance of the program. Approximately 235 companies (each with less than \$100 million of group life insurance on United States lives) with an aggregate amount equal to 3 percent of the total in force in the United States will be allocated about 20 percent of the life insurance of this program. In determining the allocation, less than 8 percent of the group life insurance in force in the eight companies would be taken into account, whereas 100 percent of that of the 235 companies would be used. The remaining companies (approximately 25) with about 14 percent of the group life insurance in force are eligible for about 40 percent—on the assumption, again, that all eligible life insurance companies participate.

Administration

The functions usually performed by the employer under group life insurance are being performed by the Civil Service Commission and by the employing agencies involved. In accordance with the act, the insuring company has set up a central admin-

istrative office known as the "Office of Federal Employees Group Life Insurance." An Advisory Council on Group Insurance—consisting of the Secretary of the Treasury as Chairman, the Secretary of Labor, and the Director of the Bureau of the Budget—is established by the act. The Council will review operations and advise the Commission on matters of policy. A committee of five insured employees to advise on matters of concern to employees will be appointed by the Chairman of the Civil Service Commission.

The Commission has general responsibility for the program and will handle all arrangements with the insurance companies. It will issue regulations from time to time regarding matters left to its determination. The first regulations, issued on August 26, 1954, cover such points as eligibility, the effective date of the insurance, the current contribution rates of employees and their agencies, and rules regarding cessation and conversion of insurance, cancellation of waiver of coverage, and designation of beneficiary.

Some of the detailed work—such as keeping record of the amounts of life insurance on individual lives, amounts to be withheld from salaries, the date of cessation of withholding, and the beneficiary designation—is being performed by the various Government agencies.

Legislative History

President Eisenhower in a message to Congress on May 19, 1954, outlined "a plan of contributory group life insurance for Federal civilian employees." Following this message a bill was introduced in the Senate on May 24 as S. 3507, after which the Committee on Post Office and Civil Service held public hearings. A revised bill, S. 3681, was passed without amendments by the Senate on July 8 and by the House on August 3. It was signed by the President on August 17, 1954.

Under S. 3507 the employee contributions were to be payable until retirement. The 15-year service qualifying provision for continuation of insurance (without contributions) after retirement would apply to dis-

(Continued on page 22)

Notes and Brief Reports

Social Welfare Expenditures

Social welfare expenditures of all types under civilian public programs amounted to just under \$26 billion in the fiscal year 1952-53. While the total dollar expenditures for these purposes were more than \$1 billion higher than in the preceding year, they represented a slightly smaller proportion of the national income and of government expenditures for all purposes than they did in earlier years.

The largest proportionate increase during 1952-53—16 percent—was in social insurance payments. The expansion of coverage and the gradual maturing of old-age and survivors insurance have been responsible for most of the increase in social insurance payments since 1940.¹ This trend may be expected to continue for many years. Increases in benefit amounts made as a result of rising prices and wages were reflected in the year's expenditures under other social insurance programs as well as under old-age and survivors insurance.

Expenditures from public funds for civilian health and medical services other than services for veterans increased 8 percent. The largest proportionate increase was in funds for community health services, which in 1952-53 accounted for 35 percent of the total. Hospital construction expenditures decreased slightly compared with those for 1950-51 and 1951-52, and represented 15 percent of the total. Hospital and medical care, including expenditures under the maternal and child health programs, accounted for 50 percent. The amounts shown under health and medical services do not include about \$519 million spent for hospitalization and medical care under workmen's compensation, public assistance, vocational rehabilitation, and the California temporary disability insurance program, which are included in the expenditures shown for those programs. A detailed

breakdown of the \$519 million can be obtained from table 3, page 35, in the September 1954 BULLETIN. Expenditures for veterans' health and medical services in 1952-53 amounted to \$737 million, bringing to about \$4

billion total public expenditures for health and medical services—other than expenditures by the military and the Atomic Energy Commission.

Expenditures for public aid and for education increased about 6 percent from 1951-52 to 1952-53. The amount spent under the veterans' program decreased 10 percent, re-

Table 1.—Social welfare expenditures in the United States under civilian public programs, fiscal years 1950-51 through 1952-53¹

[In millions]

Program	1952-53	1951-52	1950-51
Total			
\$25,955.0	\$24,633.7	\$23,608.5	
Social insurance.....			
Old-age and survivors insurance.....	6,589.6	5,663.8	4,761.6
Railroad retirement.....	2,727.4	2,584.1	2,584.9
Public employee retirement.....	2,835.9	2,616.7	2,396.2
Unemployment insurance and employment service.....	708.3	695.1	533.0
Railroad unemployment insurance.....	8,872.4	8,353.8	7,826.7
Workmen's compensation.....	4,221.4	4,720.1	5,506.1
Public aid ²			
Old-age assistance.....	4,198.2	3,332.3	2,712.6
State temporary disability insurance.....	2,716.9	2,067.0	1,568.5
Health and medical services ³	465.1	390.7	321.0
Other welfare services ⁴	664.9	586.9	555.9
Education.....	204.5	195.3	177.8
Veterans' programs ⁵	57.8	26.3	28.3
Welfare and other ⁶	45.4	27.7	28.9
Pensions and compensation ⁷	43.6	38.3	32.1
Readjustment allowances.....	1,361.0	1,210.7	1,189.6
Health and medical services ⁸	341.7	350.4	320.8
Other welfare services ⁹	126.0	124.3	117.3
Education.....	272.4	253.8	126.7
Workmen's compensation.....	4,107.3	4,577.3	5,171.4
Pensions and compensation ¹⁰	2,467.7	2,195.0	2,120.8
Health and medical services ¹¹5	.7	11.0
Education.....	737.4	764.8	691.1
Welfare and other ¹²	704.6	1,382.2	2,020.5
Total.....	197.1	234.7	328.1
From Federal funds			
\$10,406.6	\$9,848.8	\$9,638.3	
Social insurance.....			
Old-age and survivors insurance.....	4,198.2	3,332.3	2,712.6
Railroad retirement.....	2,716.9	2,067.0	1,568.5
Public employee retirement.....	465.1	390.7	321.0
Unemployment insurance and employment service.....	664.9	586.9	555.9
Railroad unemployment insurance.....	204.5	195.3	177.8
Workmen's compensation.....	57.8	26.3	28.3
Health and medical services ³	45.4	27.7	28.9
Other welfare services ⁴	43.6	38.3	32.1
Education.....	1,361.0	1,210.7	1,189.6
Veterans' programs ⁵	341.7	350.4	320.8
Welfare and other ⁶	126.0	124.3	117.3
Pensions and compensation ⁷	272.4	253.8	126.7
Readjustment allowances.....	4,107.3	4,577.3	5,171.4
Health and medical services ⁸	2,467.7	2,195.0	2,120.8
Education.....	.5	.7	11.0
Welfare and other ¹²	737.4	764.8	691.1
Total.....	704.6	1,382.2	2,020.5
Welfare and other ⁶	197.1	234.7	328.1
From State and local funds			
\$15,548.4	\$14,784.9	\$13,970.2	
Social insurance.....			
Public employee retirement.....	2,391.4	2,331.5	2,049.0
Unemployment insurance and employment service.....	460.0	414.0	367.0
State temporary disability insurance.....	912.9	991.8	872.7
Workmen's compensation ⁹	198.1	178.0	139.6
Health and medical services ³	820.4	747.7	669.7
Other welfare services ⁴	1,366.3	1,373.4	1,395.2
Education.....	2,494.3	2,266.3	2,075.5
Veterans' programs.....	582.3	570.9	415.7
Welfare and other ⁶	8,600.0	8,100.0	7,700.0
Total.....	114.1	142.8	334.7

¹ Data represent expenditures from public funds (general and special) and trust accounts, and other expenditures under public law; exclude transfers to such accounts and loans; include administrative expenditures unless otherwise noted. Fiscal years ended June 30 for Federal Government, most States, and some localities; for other States and localities, fiscal years cover various 12-month periods ended in the specified year.

² Old-age assistance, aid to dependent children, aid to the blind, aid to the permanently and totally disabled, and, from State and local funds, general assistance.

³ Includes hospital construction and medical research; excludes health and medical services provided in connection with veterans' programs, public education, public aid, workmen's compensation, and vocational rehabilitation (included in total expenditures shown for those programs); also excludes medical expenditures of the Military Establishment and the Atomic Energy Commission and

those provided subordinate to the performance of other functions, such as those of the Civil Aeronautics Authority.

⁴ Represents vocational rehabilitation, child welfare services, school lunch program, and institutional care.

⁵ Excludes Federal bonus payments, appropriations to Government life insurance trust fund, and accounts of several small revolving funds.

⁶ Includes burial awards.

⁷ Includes hospital construction.

⁸ Vocational rehabilitation, specially adapted homes and automobiles for disabled veterans, counseling, beneficiaries' travel, loan guaranty, and domiciliary care.

⁹ Represents payments by private insurance carriers, State funds, and self-insurers of benefits payable under State law and estimated costs of State administration. Administrative costs of private insurance carriers and self-insurers not available.

¹⁰ For data for earlier years, see the BULLETIN for February 1953, page 14.

Table 2.—Social welfare expenditures under civilian public programs in relation to gross national product, fiscal years 1950–51 through 1952–53

Program	Social welfare expenditures as percent of gross national product		
	1952–53	1951–52	1950–51
Total	7.2	7.3	7.6
Social insurance	1.8	1.7	1.5
Public aid	.8	.8	.8
Health and medical services	.8	.8	.8
Other welfare services	.2	.2	.2
Education	2.5	2.5	2.5
Veterans' programs	1.2	1.4	1.8

flecting primarily the continued tapering off of the educational benefits program.

Social welfare expenditures under civilian public programs in 1952–53 accounted for about 25 percent of all government expenditures for all purposes; in 1950–51 they had represented 35 percent. Federal funds spent for social welfare took 10 percent of all Federal Government expenditures and 61 percent of State and local government expenditures for all purposes in 1952–53.

Table 3.—Per capita social welfare expenditures, fiscal years 1950–51 through 1952–53

Program	1952–53	1951–52	1950–51
Total	\$167.58	\$161.75	\$156.35
Social insurance	42.55	37.19	31.53
Public aid	17.61	16.97	17.12
Health and medical services	18.31	17.18	15.87
Other welfare services	4.57	4.56	3.53
Education	57.29	54.85	51.83
Veterans' programs	27.26	31.00	36.46

As in the two previous years, about 60 percent of all social welfare expenditures under civilian public programs came from State and local funds and about 40 percent from Federal funds. Almost all the Federal funds other than those spent for veterans and for social insurance programs represented grants-in-aid to the States or localities. As a result about 68 percent of all social welfare expenditures were for programs administered by State or local governments.

Vocational Rehabilitation Act Amendments*

On August 3, President Eisenhower signed the Vocational Rehabilitation Amendments of 1954, which became Public Law No. 565. The amendments constituted the first major revisions in the vocational rehabilitation program since 1943.

The "disability freeze" provisions of the 1954 amendments to the Social Security Act established a relationship between the Bureau of Old-Age and Survivors Insurance and the State agencies concerned with vocational rehabilitation. For this reason the amendments to the Vocational Rehabilitation Act may be of particular interest to BULLETIN readers.

In January 1954 the President, in announcing his health proposals for the Nation, recommended to Congress that legislation be enacted to develop and expand vocational rehabilitation to the point where it would be able to provide rehabilitation services for most of those who become newly disabled, or newly eligible for services, each year. To do this, he proposed a 5-year program of expansion in which the State-Federal program would be restoring about 200,000 persons annually by 1959, instead of the 60,000 persons now being rehabilitated each year.

Congress held extended hearings on legislation to accomplish this purpose. In July the Vocational Rehabilitation Amendments of 1954 were passed without a dissenting vote and became law, with the President's signature, on August 3.

The new law retains the present program, both in level of operations and range of services authorized, as a foundation on which to base expansion. In addition, it opens up new areas of service and program development for which the public program had no authorization in the earlier legislation.

The old law provided for financing the program on an "open end" basis; the Federal Government was obligated to reimburse the States for all necessary expenditures for administration of the program and for coun-

seling and placing disabled clients in jobs, and for one-half the costs of the rehabilitation services provided. Thus, the Federal amount was dependent upon the amount of State expenditures.

The act as amended provides a completely different financing basis. Federal grants of three types are now authorized: (1) Grants for basic vocational rehabilitation services, for the principal purpose of continuing and expanding rehabilitation services and providing them to more people; (2) extension and improvement grants, to encourage a State to move into new areas of service not heretofore provided for the disabled or to expand the range of services, and to produce a broad and balanced program; (3) special project grants, to provide financial support for those projects that have promise of advancing vocational rehabilitation generally and contributing to new knowledge in the field, including research and training of personnel.

Each of the three types of grants is authorized on its own allotment and matching basis. Allotments for basic support of services are made on a variable grant basis—that is, on a formula of population weighted by per capita income squared. Such a formula has the effect of providing the highest allotment for the State having the least ability to finance its own program, and conversely, the lowest allotment for the State having the greatest financial resources. To ensure the uninterrupted operation of each State program while this new financing method is being introduced and operated, the act provides that no State will receive less in Federal funds through the basic support grant than it received in reimbursement for expenditures made during the fiscal year 1953–54—with the stipulation, of course, that the State contributes no less than it did in 1954. A formula likewise is introduced to establish the Federal share for each State for matching. While this amount varies from State to State, the provisions call for a maximum Federal share of 70 percent, a minimum of 50 percent, and a national "pivot" of 60 percent.

Grants for extension and improvement are allotted on the basis of

*Prepared in the Office of the Director, Office of Vocational Rehabilitation.

population, with a fixed Federal share of 75 percent and a stipulation that Federal participation in a particular project under this section of the act may not extend beyond 3 years.

Grants for special projects may be made on such conditions as the Secretary of Health, Education, and Welfare determines. Congress, in passing the supplemental appropriation act for the fiscal year 1954-55, included language requiring, however, that the State, or the grantee (in the case of other public or nonprofit organizations) shall contribute no less than \$1 for each two Federal dollars provided for the same purpose. Thus a 2-to-1 Federal-State matching relationship has been established for this year for special projects. The amendments also provide for a National Advisory Council on Vocational Rehabilitation to review all special projects and make recommendations.

Two of the most urgent problems confronting rehabilitation generally in this country may now be attacked by the public program as a result of the new provisions. One of these is the shortage of rehabilitation centers, workshops for the severely disabled, and special centers for the blind. In recent years, medical scientists and others have developed dramatic new ways of dealing with many of the severely disabling conditions, yet this knowledge so far has been put to use for only a comparative handful of the people who need it. A principal reason for this situation is the scarcity of rehabilitation centers in which the work may be carried out.

Public Law No. 565 now authorizes, as part of the overall operation of the program, Federal financial participation in grants for the alteration, expansion, equipment, and initial staffing of rehabilitation centers, including grants to either public or nonprofit voluntary agencies for this purpose. Through another law enacted this year—the Medical Facilities Survey and Construction Act (Public Law No. 482)—Federal support for the building of new rehabilitation centers is specifically provided for, with funds earmarked for that purpose. The amendments to the Vocational Rehabilitation Act also authorize support for workshops for

those disabled individuals who need work experience before entry into regular employment or for whom no other employment is possible.

Perhaps the most critical remaining need in rehabilitation is for well-trained personnel. Rehabilitation centers, public and private agencies, clinics, hospitals, and others are frequently impeded in trying to develop their rehabilitation programs because of personnel shortages. The new law authorizes Federal financial participation in the costs of traineeships for individuals and the introduction or expansion of curriculums in rehabilitation among universities and training institutions.

Certain other features of the law will be important for both the vocational rehabilitation program and for the many agencies and institutions that cooperate in its operation. It will now be possible, for example, to assist not only the blind but also other severely disabled persons to secure, equip, and operate vending stands and other small businesses. The former limit of 90 days on hospitalization of an individual disabled client is removed, as far as Federal participation is concerned. The Secretary of Health, Education, and Welfare or his designee is made responsible for planning and conducting studies, demonstrations, and investigations in relation to the abilities of the handicapped, their employment, and the like and for issuing reports on the results. The Secretary is also to make a study of existing programs for teaching and training homebound physically handicapped individuals and to report the results of the study and any recommendations for further action to Congress by the beginning of February 1955. The District of Columbia Rehabilitation Service, heretofore administered through the Office of Vocational Rehabilitation, is transferred to the District Government.

Two sections of Public Law No. 565 amend other existing laws as they relate to the rehabilitation of the handicapped. One of these increases from \$75,000 to \$225,000 the authorized appropriation for the President's Committee on Employment of the Physically Handicapped. The other adds to the Wagner-Peyser Act specific

language emphasizing the provision of counseling and placement services to handicapped persons by the State employment services.

Public Law No. 565 stresses the need for effective cooperation between the agencies that are in a position to help achieve the rehabilitation of a handicapped individual. The State plan of each vocational rehabilitation agency must include provisions for "cooperation by the State agency with, and the utilization of the services of, the State agency administering the State's public assistance program, and the Bureau of Old-Age and Survivors Insurance (Department of Health, Education, and Welfare) and of other Federal, State, and local public agencies providing services relating to vocational rehabilitation services. . . ."

The law provides for further cooperation among Federal agencies in promoting employment opportunities for the handicapped by establishing a formal relationship for this purpose between the Secretaries of Labor and of Health, Education, and Welfare and the Chairman of the President's Committee on Employment of the Physically Handicapped.

New opportunities were opened for further development of the Randolph-Sheppard vending-stand program for the blind. Previously, the law provided that certain preference be given the blind in connection with the operation of stands in Federal buildings. This authority now is extended to all Federal property. To carry out the intent of this provision, the amendments state that ". . . the head of each department or agency in control of the maintenance, operation, and protection of Federal property shall, after consultation with the Secretary, and with the approval of the President, prescribe regulations designed to assure such preference (including assignment of vending machine income to achieve and protect such preference) for such licensed blind persons without unduly inconveniencing such departments and agencies or adversely affecting the interests of the United States." Certain other changes affecting the ownership of equipment, the setting aside of funds for purposes common to all phases of a State program, and the like were included.

Recent Publications*

Social Security Administration

BUREAU OF PUBLIC ASSISTANCE. DIVISION OF PROGRAM STATISTICS AND ANALYSIS. *Assistance Payments Under State-Federal Programs, September 1953*. Washington: The Bureau, Apr. 1954. 17 pp. Processed. Limited free distribution; apply to the Bureau of Public Assistance, Social Security Administration, Washington 25, D. C.

CHILDREN'S BUREAU. *Juvenile Court Statistics, 1950-52*. (Statistical Series, No. 18.) Washington: The Bureau, 1954. 20 pp. Processed. A presentation in graphic form. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

CHILDREN'S BUREAU. *Selected Child Welfare Expenditures by State and Local Public Welfare Agencies, 1952*. (Statistical Series, No. 19.) Washington: The Bureau, 1954. 17 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

General

CHAMBERS, ROSALIND. "Social Security in Some English-Speaking Countries." *Social Service Review*, Chicago, Vol. 28, June 1954, pp. 196-202. \$1.75.

INTERNATIONAL LABOR OFFICE. *Report of the Director-General*. (International Labor Conference, Thirty-seventh Session, Geneva, 1954, Report I.) Geneva: The Office, 1954. 144 pp. \$1.

Includes a survey of economic developments, social policy, and social trends and a discussion of the problem of inadequate housing for workers.

"Social Insurance Developments in Switzerland." *Industry and Labour*, Geneva, Vol. 11, June 1, 1954, pp. 500-503. 25 cents.

"Social Security in the Netherlands." *Industry and Labour*, Geneva, Vol. 11, June 1, 1954, pp. 496-500. 25 cents.

*Prepared in the Departmental Library, Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

"Social Welfare in the Philippines." *Industry and Labour*, Geneva, Vol. 11, May 15, 1954, pp. 443-445. 25 cents.

U. S. DEPARTMENT OF AGRICULTURE. LIBRARY. *Agricultural Labor in the United States, 1943-52: A Selected List of Annotated References*. (Library List 61.) Washington: The Library, Mar. 1954. 170 pp. Processed.

U. S. DEPARTMENT OF LABOR. BUREAU OF LABOR STATISTICS. *Consumer Cooperatives in the United States: Recent Developments*. (Bulletin No. 1158.) Washington: U. S. Govt. Print. Off., 1954. 31 pp. 30 cents.

Includes data on credit unions and medical care cooperatives.

Retirement and Old Age

ADKINS, WILLIAM G., and MOTHERAL, JOE R. *The Farmer Looks at His Economic Security: A Study of Provisions Made for Old Age by Farm Families in Wharton County, Texas*. (Bulletin No. 774.) College Station: Texas Agricultural Experiment Station, 1954. 29 pp.

A companion study to those made in Connecticut and Wisconsin. All three reports were made in cooperation with the U. S. Department of Agriculture.

ARTHUR, JULIETTA K. *How to Help Older People: A Guide for You and Your Family*. Philadelphia: J. B. Lippincott Co., 1954. 500 pp. \$4.95. Considers especially the questions of living arrangements, financial aid, recreation, and health needs.

BENNETT, GEORGE K. "A Psychologist's View of Retirement Problems." *Industrial Medicine and Surgery*, Chicago, Vol. 23, May 1954, pp. 209-212. 75 cents.

COCHRAN, HOWE P. *Scientific Employee Benefit Planning: Pensions, Profit-sharing and Stock Bonuses*. Boston: Little, Brown and Co., 1954. 354 pp. \$9.

DEARING, CHARLES L. *Industrial Pensions*. Washington: Brookings Institution, 1954. 310 pp. \$3.75.

The social and economic problems of an aging population, the main forces in recent industrial pension developments, the structure and operation of pension plans, estimates of coverage, contributions, and financing.

FLORIDA. STATE IMPROVEMENT COMMISSION. RETIREMENT RESEARCH DIVISION. *Facts About Florida's Older Population*. (Research Report No. 4.) Tallahassee: The Commission, 1953. 41 pp.

Information on Florida's aging population—living arrangements, income, employment, health, community adjustment, recreation, and social security benefits.

LAIRD, LEE. "Planning Ahead for Retirement." *Personnel Journal*, Swarthmore, Pa., Vol. 33, June 1954, pp. 51-54. 75 cents.

Describes the program developed by the Standard Oil Company of California.

SCHOCK, NATHAN W., editor. *Problems of Aging: Transactions of the Fifteenth Conference, January 20, 21, and 22, 1953*. New York: Josiah Macy, Jr., Foundation, 1954. 213 pp. \$4.25.

U. S. EXECUTIVE OFFICE OF THE PRESIDENT. COMMITTEE ON RETIREMENT POLICY FOR FEDERAL PERSONNEL. *Retirement Provisions for Federal Personnel: The Relationships Between the Federal Staff Retirement Systems and the Old-Age and Survivors Insurance System*. (S. Doc. 89, 83d Cong., 2d sess., parts 2 and 3.) Washington: U. S. Govt. Print. Off., 1954. 2 vols.

Part 2 deals with the uniformed services retirement system, and part 3 considers the civil-service retirement system.

Public Welfare and Relief

BIERMAN, PEARL. "Medical Assistance Programs." *Social Service Review*, Chicago, Vol. 28, June 1954, pp. 186-195. \$1.75. A detailed discussion.

COOGAN, RUTH A. *Characteristics of Recipients of General Public Assistance During June 1952 and Duration of Assistance of These Recipients from January 1, 1943 to December 31, 1952*. Providence: Rhode Island Department of Social Welfare, Dec. 1953. 30 pp. Processed.

GEDDES, ANNE E. "Federal-State Fact-Finding and Research." *Social Service Review*, Chicago, Vol. 28, June 1954, pp. 146-152. \$1.75.

Explains why more fact-finding and research are needed in the public assistance programs.

HALE, MARK P. "Some Aspects of Federal-State Relations." *Social Service Review*, Chicago, Vol. 28, June 1954, pp. 126-136. \$1.75.

A study of Federal-State relations in public assistance that considers the role of the regional representative of the Bureau of Public Assistance and the use of the administrative review.

INTERNATIONAL CONFERENCE OF SOCIAL WORK. UNITED STATES COMMITTEE. *Promoting Social Welfare Through Self-Help and Cooperative Action in the United States. Report on the Theme of the Seventh International Conference of Social Work, Toronto, Canada—1954.* New York: Published for the Committee by American Association of Social Workers, 1954. 51 pp. Processed. \$1.

KONOPKA, GISELA. *Group Work in the Institution: A Modern Challenge.* New York: Whiteside, Inc., and William Morrow & Co., 1954. 304 p. \$4.50.

Analyzes the role of the professional group worker in institutions.

RESEARCH COUNCIL FOR ECONOMIC SECURITY. *18 Years of Public Assistance, 1936–1953.* (Publication No. 99.) Chicago: The Council, 1954. 43 pp. \$1.

Reviews the development of the public assistance programs and discusses their financing. Includes a bibliography.

STUDT, ELLIOT. "An Outline for Study of Social Authority Factors in Casework." *Social Casework*, New York, Vol. 35, June 1954, pp. 231–238. 50 cents.

UNIVERSITY OF PITTSBURGH. SCHOOL OF SOCIAL WORK. *Social Work Practice in the Medical and Psychiatric Setting. Institute Proceedings, June 1951.* Pittsburgh: University of Pittsburgh Press, 1954. 131 pp. Processed. \$1.75.

Maternal and Child Welfare

AUSUBEL, DAVID P. *Theory and Problems of Adolescent Development.*

New York: Grune & Stratton, 1954. 580 pp. \$10.

A reference book for professional workers.

BARRON, MILTON L. *The Juvenile in Delinquent Society.* New York: Alfred A. Knopf, 1954. 349 pp. \$5. Designed for use as a textbook in courses on juvenile delinquency and criminology.

COOGAN, RUTH A. *Some Characteristics of Families Receiving Aid to Dependent Children, June 1952, and Duration of Assistance Received by These Families from January 1, 1943–December 31, 1952.* Providence: Rhode Island Department of Social Welfare, Jan. 1954. 12 pp. Processed.

GLICK, SELMA J. "Spotting Potential Delinquents in the School." *Exceptional Children*, Washington, Vol. 20, May 1954, pp. 342–346 f. 40 cents.

HAGAN, HELEN R. "The Child-Caring Institution as a Casework Agency." *Child Welfare*, New York, Vol. 33, June 1954, pp. 3–9. 35 cents.

PADULA, HELEN. "Some Thoughts About the Culture of Social Work." *Journal of Psychiatric Social Work*, New York, Vol. 23, 1954, pp. 172–176. \$1.25.

OSBORN, PHYLLIS R. "Aid to Dependent Children—Realities and Possibilities." *Social Service Review*, Chicago, Vol. 28, June 1954, pp. 153–172. \$1.75.

Appraises what has been accomplished in aid to dependent children and discusses current criticisms and some of the possibilities for improvement.

PECK, HARRIS B., and BELLSMITH, VIRGINIA. *Treatment of the Delinquent Adolescent: Group and Individual Therapy with Parent and Child.* New York: Family Service Asso-

ciation of America, 1954. 147 pp. \$2.

The authors, from their experiences in a children's court clinic, describe problems encountered in treating delinquents and some of the ways in which these problems may be met.

WILTSE, KERMIT T. "Social Casework Services in the Aid to Dependent Children Program." *Social Service Review*, Chicago, Vol. 28, June 1954, pp. 173–185. \$1.75.

Health and Medical Care

COMMISSION ON FINANCING OF HOSPITAL CARE. *Financing Hospital Care in the United States, Recommendations of the Commission . . .* Chicago: The Commission, 1954. 56 pp. \$1.

A summary report that includes the principles underlying the Commission's recommendations, and the highlights of the three study reports, which are scheduled for later publication.

MICHEL, CLEMENT. "Long-Sickness Insurance in the French Social Security System." *Bulletin of the International Social Security Association*, Geneva, April 1954, pp. 115–124. \$2.50 a year.

STARK, MARY H. "A Social Worker as a Member of a Medical Teaching Staff." *Social Casework*, New York, Vol. 35, June 1954, pp. 245–252. 50 cents.

TAYLOR, MALCOLM G. "Social Assistance Medical Care Programs in Canada." *American Journal of Public Health and the Nation's Health*, New York, Vol. 44, June 1954, pp. 750–759. \$1.

TENNANT, MARION A. "Psychiatric Social Work in a Private Mental Hospital." *Journal of Psychiatric Social Work*, New York, Vol. 23, June 1954, pp. 234–241. \$1.25.

Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940–54
 [In thousands; data corrected to Sept. 13, 1954]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs							
		Monthly retirement and disability benefits ¹				Survivor benefits					Temporary disability benefits ²		State laws ¹⁰	Railroad Unemployment Insurance Act ¹¹	Veterans' legislation ¹²				
		Social Security Act	Railroad Retirement Act	Civil Service Commission ³	Veterans Administration ⁴	Monthly			Lump-sum ⁷		Social Security Act	Other ⁸							
						Social Security Act ⁴	Railroad Retirement Act ⁴	Civil Service Commission ³	Veterans Administration ⁴	Social Security Act	Other ⁸	State laws ¹⁰	Railroad Unemployment Insurance Act ¹¹	Veterans' legislation ¹²					
Number of beneficiaries																			
1953																			
July	3,937.8	372.0	190.4	2,516.0	1,699.8	168.1	51.1	1,090.9	46.0	12.4	34.5	28.1	675.0	30.1	21.7				
August	3,992.1	374.5	192.4	2,523.3	1,712.5	158.4	51.8	1,092.1	41.1	11.5	34.4	33.4	678.7	32.3	23.4				
September	4,040.6	375.5	194.3	2,530.1	1,728.1	159.0	52.5	1,092.4	35.4	11.4	34.1	36.0	651.4	29.1	26.3				
October	4,090.2	376.8	195.9	2,538.5	1,747.0	159.8	53.5	1,089.5	44.0	11.6	34.1	33.9	655.9	24.0	30.1				
November	4,143.5	378.8	197.5	2,544.4	1,762.6	160.7	54.2	1,089.1	39.0	11.3	34.8	34.4	808.6	31.5	40.8				
December	4,199.8	381.4	199.2	2,552.3	1,781.6	161.7	52.8	1,095.0	42.1	11.1	34.3	36.3	1,124.5	47.1	68.9				
1954																			
January	4,253.4	382.7	200.3	2,556.8	1,798.0	162.5	53.2	1,102.7	41.2	11.2	34.3	37.0	1,592.4	68.4	102.5				
February	4,315.9	383.7	201.9	2,560.3	1,812.9	162.9	50.5	1,106.8	40.9	11.6	35.0	30.4	1,864.1	88.1	118.7				
March	4,395.7	386.5	202.3	2,565.8	1,834.6	163.4	57.5	1,111.1	49.6	14.0	39.4	29.9	1,953.3	102.5	138.5				
April	4,466.4	388.8	204.4	2,575.1	1,856.5	164.2	58.4	1,115.2	51.2	13.3	37.6	27.3	1,893.9	99.9	139.5				
May	4,524.4	391.5	205.7	2,583.0	1,873.3	164.9	59.1	1,116.8	44.2	11.8	36.1	23.4	1,849.6	93.2	103.7				
June	4,577.5	392.6	207.3	2,590.4	1,891.3	165.7	60.6	1,129.9	44.8	12.1	39.2	27.6	1,817.6	95.9	98.2				
July	4,620.3	395.9	208.6	2,598.0	1,901.0	165.3	58.9	1,130.1	40.9	11.7	37.7	24.1	1,597.3	96.3	178.8				
Amount of benefits ¹³																			
1940	\$1,183,462	\$17,150	\$114,166	\$62,019	\$317,851	\$6,371	\$1,448	\$105,606	\$11,833	\$12,267	—	—	\$518,700	—	\$15,961				
1941	1,079,648	51,169	119,912	64,933	320,561	23,644	1,559	111,799	13,270	13,943	—	—	344,321	14,537	—				
1942	1,124,351	76,147	122,806	68,115	325,265	39,523	1,603	111,193	15,005	14,342	—	—	344,084	6,268	917				
1943	914,553	92,943	125,795	72,961	331,350	55,152	1,704	116,133	17,843	17,255	\$2,857	—	79,643	—	—				
1944	1,109,673	113,487	129,707	77,193	346,279	73,451	1,765	144,302	22,034	19,238	5,035	—	62,385	34,215	882				
1945	2,051,694	148,107	137,140	83,874	667,830	99,651	1,772	254,236	26,127	23,431	4,669	—	445,866	126,630	2,359				
1946	5,140,174	222,320	149,188	94,585	1,268,984	127,933	1,817	333,640	27,851	30,610	4,761	—	1,094,850	1,743,718	39,917				
1947	4,684,564	287,554	177,053	106,876	1,676,029	149,179	19,283	382,515	33,115	29,460	26,024	—	1,111,368	776,165	970,542				
1948	4,490,297	352,022	208,642	132,852	1,711,182	171,837	36,011	3918	413,912	32,315	32,140	35,592	30,843	793,265	510,167	28,599			
1949	5,672,234	437,420	240,893	158,973	1,692,215	196,586	39,257	4,317	477,406	33,158	31,771	59,066	30,103	1,737,279	430,194	103,596			
1950	5,286,020	651,409	254,240	175,787	1,732,208	276,945	43,884	8,409	491,579	32,740	33,578	89,259	26,099	1,373,426	34,653	59,804			
1951	5,651,701	1,321,061	268,733	196,529	1,647,938	506,803	49,527	14,014	519,398	57,337	33,356	147,846	26,297	840,411	2,254,207	—			
1952	6,452,932	1,539,327	361,200	225,120	1,722,225	591,504	74,085	18,986	572,983	63,298	37,251	167,665	34,689	998,267	3,539	41,793			
1953	7,540,028	2,175,311	374,112	269,300	1,840,437	743,536	83,319	27,325	613,475	87,451	43,377	186,632	45,150	962,221	41,698	46,684			
1953																			
July	567,795	176,244	30,085	22,415	154,676	60,116	6,606	2,292	52,335	7,807	3,584	4,062	3,077	69,175	3,322	1,909			
August	593,521	179,230	30,290	22,747	153,502	60,690	6,630	2,333	49,751	7,135	3,399	3,710	4,050	64,579	3,234	2,241			
September	598,571	181,788	30,368	23,088	153,951	61,304	6,666	2,355	50,179	6,140	3,630	3,882	4,267	65,300	3,042	2,521			
October	606,422	184,372	30,467	23,215	155,499	62,201	6,709	2,415	50,491	7,630	3,580	3,875	4,248	66,104	2,599	3,017			
November	624,487	187,174	30,637	23,400	154,207	62,883	6,759	2,413	52,595	6,753	3,794	3,781	4,116	78,979	3,093	3,903			
December	674,819	190,103	30,833	23,720	155,707	63,689	6,813	2,472	49,604	7,282	3,279	4,087	4,432	120,780	5,039	6,809			
1954																			
January	723,319	193,087	30,934	23,761	155,920	64,412	6,856	2,502	52,075	7,160	3,386	3,768	4,156	158,418	6,588	10,296			
February	748,430	196,535	31,041	23,959	155,699	65,078	6,883	2,548	50,214	7,082	3,421	3,731	3,336	179,284	8,068	11,551			
March	804,247	200,703	31,305	24,249	157,558	65,983	6,919	2,598	51,630	8,580	4,039	4,960	3,792	215,650	10,817	15,464			
April	792,084	204,336	31,526	24,321	157,612	66,908	6,966	2,608	50,761	8,858	4,198	4,587	3,236	200,837	10,129	15,201			
May	774,260	207,390	31,751	24,527	157,347	67,672	7,002	2,645	51,269	7,734	3,522	4,248	3,845	185,601	8,956	11,742			
June	785,941	210,254	32,859	24,641	157,624	68,448	7,049	2,690	51,194	7,926	3,530	4,875	3,329	190,959	9,736	10,827			
July	760,974	212,596	33,120	24,905	157,765	68,896	7,049	2,736	49,996	7,180	3,559	4,720	2,685	167,980	8,885	7,902			

¹ Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

² Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

³ Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

⁴ Mother's, widow's, widower's, parent's, and child's benefits; partly estimated.

⁵ Annuities to widows under joint and survivor elections and, beginning February 1947, survivor benefits—widow's, widower's (first paid December 1951), widow's current, parent's, and child's benefits.

⁶ Payments to widows, parents, and children of deceased veterans.

⁷ Number of decedents on whose account lump-sum payments were made.

⁸ Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

⁹ First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (monthly data not available); and under the railroad program, July 1947. Excludes hospital benefits.

in California; also excludes private plans in California and New Jersey except for calendar-year totals.

¹⁰ Represents average weekly number of beneficiaries.

¹¹ Represents average number of beneficiaries in a 14-day registration period.

¹² Beginning September 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning November 1952, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950. Number represents average weekly claims paid.

¹³ Payments: under the Social Security Act annual data represent Treasury disbursements and under the Railroad Retirement Act, amounts certified (for both programs monthly data for temporary benefits represent benefits in current-payment status); under the Railroad Unemployment Insurance Act, amounts certified; for Veterans' Administration programs, except the readjustment allowance program, disbursements; under the State unemployment and temporary disability insurance laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act, checks issued; for civil service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for civil-service data and payments under the Railroad Unemployment Insurance Act, which are adjusted monthly.

Source: Based on reports of administrative agencies.

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Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1952-54

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions ¹	Federal civil-service contributions ²	Taxes on carriers and their employees	State unemployment contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions ⁵
Fiscal year:						
1952-53	\$4,096,602	\$744,646	\$626,050	\$1,367,806	\$275,825	\$25,066
1953-54	4,589,923	455,721	602,703	1,246,230	274,978	27,781
1953						
July	213,774	37,474	14,608	160,096	3,946	103
August	529,884	70,290	93,283	222,900	12,979	2,063
September	258,748	36,611	52,960	7,208	2,380	4,231
October	173,686	33,072	14,392	102,289	2,088	17
November	308,352	36,431	89,986	187,421	16,769	768
December	152,597	38,097	51,430	13,776	-3,293	5,593
1954						
January	84,670	36,320	12,765	64,165	8,552	-2,161
February	609,224	44,208	85,049	143,236	189,235	862
March	597,809	35,230	49,068	8,476	18,653	5,200
April	284,915	24,069	5,525	132,866	3,284	125
May	777,733	33,430	87,468	195,905	18,773	1,160
June	308,829	36,415	46,168	7,893	1,600	2,507
July	218,264	60,722	7,694	126,538	1,563	425

¹ Represents contributions of employees and employers in employments covered by old-age and survivors insurance (beginning December 1952, adjusted for employee-tax refunds); from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

² Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

³ Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Beginning 1947, also covers temporary disability insurance.

⁶ Monthly data do not add to fiscal-year totals shown due to changes in Treasury accounts, effective Feb. 17, 1954. Fiscal-year totals as shown in the *Monthly Statement of Receipts and Expenditures for the U. S. Government for the Period . . . through June 30, 1954*.

⁷ Includes contributions from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

Table 3.—Total Federal cash income and outgo,¹ and amounts for programs under the Social Security Act, fiscal years 1951-52, 1952-53, and 1953-54

[In millions]

Classification	1951-52	1952-53	1953-54
Cash income or deposits ¹	\$68,093	\$71,326	\$71,781
Social security	5,292	5,744	6,111
Federal insurance contributions	3,594	4,097	4,590
Federal unemployment taxes	259	276	275
Deposits in unemployment trust fund ²	1,439	1,371	1,246
Other	62,801	65,583	65,670
Cash outgo or withdrawals ¹	67,956	76,388	71,933
Social security	4,476	5,203	6,659
Administrative expenses, Social Security			
Administration ³	69	71	67
Administrative expenses, Bureau of Employment Security, Department of Labor ⁴	46	45	45
Grants to States ⁵	1,395	1,564	1,670
State withdrawals from unemployment trust fund			
Old-age and survivors insurance benefit payments			
Administrative expenses, Department of the Treasury ⁶	24	23	25
Other	63,480	71,185	65,274

¹ Represents flow of cash, exclusive of borrowed cash, into and out of the general fund and trust accounts of the Treasury. Beginning 1952-53, cash deposits and withdrawals on revised Treasury basis.

² Deposits by States of contributions collected under State unemployment insurance laws.

³ Includes administrative expenses of the Bureau of the Census in connection with searching census records for old-age and survivors insurance and expenses of Bureau of Old-Age and Survivors Insurance for preparation for construction of a building.

⁴ Excludes salaries and expenses for the Mexican farm labor program, beginning in 1951-52.

⁵ Grants for employment security administration (including employment offices), for old-age assistance, aid to the blind, aid to dependent children, and aid to the permanently and totally disabled and for maternal and child health and child welfare services.

⁶ In connection with old-age and survivors insurance.

Source: Total Federal cash income or deposits and outgo or withdrawals from *Treasury Bulletin*; trust fund operations from *Treasury releases*; other data from *Monthly Statement of Receipts and Expenditures of the U. S. Government* and from individual agencies.

Table 4.—*Status of the old-age and survivors insurance trust fund, by specified period, 1937–54*

[In thousands]

Period	Receipts		Expenditures		Assets			
	Net contribution income and transfers ¹	Interest received ²	Benefit payments	Administrative expenses ³	Net total of U. S. Government securities acquired ⁴	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937–July 1954.....	\$30,766,680	\$2,984,880	\$13,051,623	\$729,518	\$19,409,864	\$403,246	\$157,309	\$19,970,418
Fiscal year:								
1952–53.....	4,096,602	396,640	2,627,492	89,429	1,544,542	286,878	261,885	18,396,358
1953–54.....	4,589,923	438,909	3,275,457	88,638	1,522,270	373,547	329,277	20,042,688
1953.....								
July.....	213,774		254,509	6,787	86,700	295,022	119,519	18,318,834
August.....	529,884		254,714	7,367	63,400	308,292	310,652	18,586,688
September.....	258,748	10,917	256,811	6,602	71,594	329,341	224,172	18,592,801
October.....	173,686	14,818	260,989	6,838	39,341	324,778	106,069	18,513,478
November.....	308,352		263,853	7,462	26,000	325,687	210,197	18,640,513
December.....	152,597	190,900	268,100	9,013	186,609	335,889	79,830	18,706,956
1954.....								
January.....	84,670	268	260,613	6,554	−146,000	336,739	33,750	18,515,727
February.....	609,224	8,11,595	275,059	6,917	38,800	338,788	331,744	18,854,571
March.....	597,809	10,946	287,370	7,180	164,918	358,974	460,845	19,168,773
April.....	284,915	14,818	293,884	7,502	245,941	360,145	212,080	19,167,122
May.....	777,733		293,909	7,447	229,000	370,317	449,236	19,643,440
June.....	508,529	106,182	296,585	8,878	515,967	373,547	329,277	20,042,688
July.....	218,264	8,9,551	292,652	7,433	70,000	403,246	157,309	19,970,418

¹ For July 1940 to December 1950 equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201 (a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. For 1947–51 includes amounts appropriated to meet costs of benefits payable to veterans' survivors under the Social Security Act Amendments of 1946. Includes deduction to adjust for reimbursement to the general treasury of the estimated amount of taxes subject to refund on wages in excess of \$3,600 paid to employees who worked for more than 1 employer during the calendar year—\$3 million in December 1952 for 1951 taxes and \$40.5 million in September 1953 for 1952 taxes—in accordance with sec. 1401 (d) of the Internal Revenue Code.

² Includes interest transferred from the railroad retirement account under the financial interchange provision of the Railroad Retirement Act, as amended in 1951. See footnote 5.

³ Represents net expenditures for administration. Beginning November 1951,

adjusted for reimbursements to trust fund of small amounts for sales of supplies and services. Beginning October 1953, includes amounts for expenses of plans and preparations for construction authorized by P. L. 170, 83d Cong., 1st sess.

⁴ Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

⁵ Represents interest, transferred from the railroad retirement account, for the fiscal year 1952–53 on \$488 million and for the fiscal year 1953–54 on \$424.5 million—the estimated amount that would place the old-age and survivors insurance trust fund in the same position in which it would have been on June 30, 1952, if railroad employment had always been covered under old-age and survivors insurance, less offsets, for 1953–54, made under subparagraph (c) of section 5 (K) (2) of the Railroad Retirement Act, as amended in 1951.

Source: *Daily Statement of the U. S. Treasury*.

FEDERAL WORKERS' INSURANCE

(Continued from page 14)

ability annuitants as well as to service annuitants. Under the act as passed, all employee contributions cease at age 65, even though employment continues. Life insurance is continued on all disability annuitants, regardless of the number of years of service. The waiving of employee contributions for those remaining in service after age 65 may have been prompted by the administrative diffi-

culties involved in handling the monthly decrease in the amount of insurance after age 65 (especially since contributions are largely on a biweekly basis).

The original bill limited the reinsurance companies to those who were licensed to write group life and accidental death and dismemberment insurance in one or more States and to those who were carriers of life insurance for at least 25 employee groups. Through the removal of these restrictions in the final bill,

group life insurance covering outstanding loans was recognized in determination of eligibility, as well as in allocation of amounts. The number of qualified reinsuring companies was thus increased from about 85 to about 260 (excluding those eligible as insurers). A special provision in the law as enacted renders eligible as a reinsurer any fraternal benefit association, licensed under the laws of a State or the District of Columbia and issuing insurance on the lives of Federal employees only.

Table 5.—Status of the unemployment trust fund, by specified period, 1936–54

(In thousands)

Period	Total assets at end of period	Net total of U. S. Government securities acquired ¹	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account ⁴			
				Deposits	Interest credited	Withdrawals ²	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period ³
Cumulative, January 1936–July 1954	\$8,857,210	\$8,868,968	\$18,242	\$19,103,751	\$1,889,201	\$12,726,019	\$8,266,934	\$950,076	\$191,180	\$743,449	\$590,275
Fiscal year:											
1932–53	9,257,893	580,961	20,850	1,371,105	184,242	912,551	8,562,537	15,042	18,526	97,272	695,355
1933–54	8,093,197	–248,075	4,229	1,246,108	204,317	1,617,159	8,395,804	17,835	20,094	140,134	597,393
1953											
July	9,247,751	–3,000	13,700	60,428	23	69,930	8,553,059	61	2	4,971	694,692
August	9,500,207	245,000	21,255	319,975	62,480	8,510,605	1,238	6,237	680,603		
September	9,442,015	–54,019	16,992	10,317	317	64,719	8,756,519	2,539	32	6,767	685,496
October	9,418,221	–17,000	10,197	39,148	9,554	66,098	8,739,132	10	946	7,364	679,089
November	9,560,878	139,000	19,854	253,477	97,777	8,894,832	410	7,453	682,046		
December	9,560,878	–2,019	15,882	15,854	93,526	116,746	8,887,466	3,408	9,261	11,204	673,420
1954											
January	9,411,362	–150,000	16,357	28,443	134	164,049	8,751,904	24	13	14,090	659,368
February	9,386,702	–20,000	11,697	166,304	38	177,216	8,741,120	700	4	14,490	645,582
March	9,161,390	–225,019	11,403	15,738	1,064	225,740	8,532,182	2,959	105	19,439	629,207
April	9,000,450	–160,000	10,463	48,904	10,326	201,850	8,389,563	36	1,008	19,364	610,887
May	9,080,001	79,000	11,015	270,378	88	176,861	8,483,167	624	8	14,686	596,834
June	8,993,197	–80,019	4,229	17,141	89,247	193,752	8,395,804	5,825	8,714	13,980	597,393
July	8,857,210	–150,000	18,242	39,223	112	168,205	8,266,934	173	11	10,549	590,275

¹ Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.² Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.³ Includes withdrawals of \$79,169,000 for disability insurance benefits.⁴ Beginning July 1947, includes temporary disability program.⁵ Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,200,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.

Table 6.—Old-age and survivors insurance: Monthly benefits in current-payment status¹ at the end of the month by type of benefit and by month, July 1953–July 1954, and monthly benefits awarded, July 1954
 [Amounts in thousands; data corrected to Aug. 20, 1954]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1953														
July.....	5,637,603	\$236,359	9,3,017,541	\$152,570.1	836,219	\$22,376.7	1,008,141	\$30,696.0	506,390	\$20,643.6	246,684	\$9,128.8	22,623	\$944.8
August.....	5,704,558	239,920	5,3,060,592	155,193.8	846,832	22,730.5	1,013,051	30,886.5	513,291	20,938.8	247,975	9,217.5	22,817	953.4
September.....	5,768,684	243,181	7,3,097,983	157,403.9	856,864	23,050.3	1,022,242	31,287.5	519,376	21,194.7	249,235	9,284.0	22,984	961.3
October.....	5,837,214	246,572	3,3,136,415	159,639.8	866,904	23,366.0	1,033,890	31,760.4	526,613	21,501.9	250,233	9,334.6	23,159	969.7
November.....	5,906,117	250,057	2,3,178,118	162,086.4	877,375	23,696.1	1,042,516	32,114.3	533,128	21,778.0	251,637	9,403.9	23,343	978.4
December.....	5,981,420	253,792	3,3,222,348	164,659.1	887,845	24,017.1	1,053,195	32,517.0	540,653	22,095.7	253,873	9,517.0	23,506	986.4
1954														
January.....	6,051,322	257,498	6,3,263,993	167,270.6	898,432	24,366.1	1,062,232	32,874.7	547,319	22,375.1	255,728	9,619.8	23,618	992.3
February.....	6,128,845	261,613	7,3,313,294	170,301.2	910,061	24,748.3	1,070,567	33,204.3	553,758	22,646.7	257,407	9,714.2	23,758	999.1
March.....	6,230,244	266,685	5,3,375,914	173,949.0	925,204	25,217.9	1,082,747	33,652.9	562,261	23,007.9	260,223	9,851.6	23,895	1,006.3
April.....	6,322,934	271,243	8,3,430,714	177,109.4	938,946	25,646.9	1,094,953	34,102.8	570,974	23,369.3	263,225	9,997.8	24,122	1,017.6
May.....	6,397,697	275,072	0,3,476,640	179,808.7	949,554	25,989.3	1,103,499	34,448.7	578,461	23,684.5	265,292	10,116.6	24,251	1,024.1
June.....	6,468,777	278,702	0,3,519,415	182,334.4	959,077	26,302.0	1,111,874	34,769.8	586,306	24,015.9	267,720	10,249.5	24,385	1,030.4
July.....	6,521,373	281,492	7,3,554,250	184,416.6	966,846	26,557.9	1,114,916	34,903.7	591,746	24,242.7	269,115	10,336.2	24,500	1,035.6
Monthly benefits awarded in July 1954.....	77,266	3,573.6	41,141	2,327.9	12,605	367.0	12,527	404.9	6,594	274.2	4,203	190.7	196	9.0

¹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

Table 7.—Old-age and survivors insurance: Number of monthly benefits withheld, by reason for withholding payment and type of benefit,¹ June 30, 1954

[Corrected to Aug. 10, 1954]

Reason for withholding payment ²	Total	Old-age			Wife's or husband's				Widow's or widower's	Mother's	Parent's
		Total	Men	Women	Total	Wives, aged 65 and over	Wives, under age 65	Husband's			
Total.....	349,499	232,849	197,385	35,464	56,842	51,779	4,660	403	5,528	54,172	108
Self-employment of beneficiary.....	30,364	25,529	22,084	3,445	488	403	84	1	722	3,618	7
Employment of beneficiary.....	248,545	196,462	166,019	30,443	2,842	1,686	1,140	16	3,435	45,775	31
Employment of old-age beneficiary on whose wages benefit is based.....	44,069	-----	-----	-----	44,069	41,305	2,452	312	-----	-----	-----
Self-employment of old-age beneficiary on whose earnings benefit is based.....	7,152	-----	-----	-----	7,152	6,706	386	60	-----	-----	-----
Failure to have care of an entitled child.....	2,927	-----	-----	-----	321	-----	321	-----	2,606	-----	-----
Payee not determined.....	1,765	1,233	1,023	210	191	181	8	2	203	127	11
Administrative reasons.....	14,677	9,625	8,259	1,366	1,779	1,498	269	12	1,168	2,046	39

¹ Data for child's benefits withheld are not available.

² As provided under section 203 of the amended act except for the reason "payee not determined" in which case benefit payments are accrued pending determination of guardian or appropriate payee.

Table 8.—Old-age and survivors insurance: Estimated¹ number and amount of monthly benefits in current-payment status² as of June 30, 1954, by type of benefit and by State

State ³	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
	Total	6,468,777	\$278,701,958	3,519,415	\$182,334,401	959,077	\$26,301,969	1,111,874	\$34,769,832	586,306	\$24,015,886	267,720	\$10,249,470	24,385
Alabama	94,257	3,251,330	40,403	1,824,261	11,901	263,819	28,945	716,154	5,609	203,129	6,694	216,339	705	27,628
Alaska	3,525	136,301	1,975	9,651	195	4,568	1,139	29,186	71	2,701	139	3,937	6	258
Arizona	28,437	1,152,441	13,774	699,795	3,533	93,806	7,775	230,330	1,637	66,146	1,573	56,386	145	5,978
Arkansas	55,635	1,905,615	28,701	1,218,510	8,486	177,017	12,627	2,762	93,931	2,683	86,969	376	14,925	
California	525,102	23,350,731	313,809	16,184,679	74,113	2,047,216	76,749	2,662,283	43,176	1,761,972	15,990	640,016	1,265	54,565
Colorado	53,169	2,196,498	29,478	1,456,205	8,009	207,285	9,601	297,313	3,951	157,272	2,013	73,650	117	4,773
Connecticut	109,905	5,340,398	62,794	3,592,122	17,118	526,720	12,584	467,111	13,716	596,972	3,340	141,487	353	15,986
Delaware	14,828	659,633	8,300	434,209	2,141	61,235	2,255	75,041	1,526	64,418	827	21,637	70	3,093
Dist. of Col.	24,325	1,041,806	13,671	698,464	2,576	72,014	4,501	131,577	2,358	96,159	1,140	40,478	79	3,114
Florida	160,267	6,876,024	92,310	4,795,342	26,476	728,517	25,086	723,723	10,155	402,021	5,795	208,845	445	17,576
Georgia	96,312	3,283,471	41,435	1,832,110	10,539	236,814	30,741	758,632	6,166	223,274	6,750	206,432	681	26,209
Hawaii	14,830	575,606	7,388	365,568	1,589	38,367	4,238	113,023	692	26,668	877	30,071	46	1,891
Idaho	21,185	824,938	11,668	544,243	3,097	74,713	4,437	134,094	1,142	41,366	774	27,730	67	2,792
Illinois	390,613	17,873,812	218,698	11,820,182	58,428	1,689,210	57,376	2,016,413	41,029	1,722,002	13,622	562,144	1,460	63,861
Indiana	186,119	7,951,997	101,929	5,187,383	29,832	807,952	30,280	904,161	16,989	681,900	6,560	257,890	529	22,612
Iowa	95,484	3,851,564	55,108	2,620,984	16,335	412,044	13,315	416,228	7,557	286,449	2,934	106,179	235	9,680
Kansas	70,272	2,794,582	39,530	1,867,069	11,893	293,374	11,083	345,421	5,180	192,603	2,396	88,595	184	7,520
Kentucky	102,674	3,791,930	47,610	2,245,968	14,382	339,107	27,388	716,720	6,765	260,621	5,933	205,186	596	24,328
Louisiana	75,088	2,712,652	34,829	1,565,238	9,012	204,391	20,647	553,620	5,294	201,354	4,860	169,992	446	18,057
Maine	55,877	2,295,994	32,618	1,500,378	8,453	218,418	8,080	230,809	4,698	182,077	1,858	67,234	170	7,078
Maryland	80,566	3,846,874	47,114	2,402,369	11,638	324,074	16,765	547,460	9,420	387,042	4,230	169,447	399	16,482
Massachusetts	282,403	13,230,433	164,938	9,064,726	43,411	1,293,863	32,235	1,119,660	31,456	1,320,799	9,552	395,943	811	35,442
Michigan	280,641	13,038,598	147,810	8,266,445	43,948	1,311,189	48,905	1,741,682	27,759	1,194,617	11,390	491,200	739	33,465
Minnesota	113,947	4,851,444	65,785	3,301,307	18,079	484,903	16,771	531,285	8,969	364,566	4,042	136,514	301	12,869
Mississippi	45,783	1,458,559	20,518	844,587	5,642	113,141	13,963	315,535	2,191	75,136	3,107	91,878	462	18,282
Missouri	164,183	6,875,289	93,806	4,647,778	25,319	668,416	24,233	734,047	14,800	598,490	5,377	196,750	648	27,808
Montana	22,546	929,487	12,750	618,063	2,970	75,948	4,221	131,466	1,701	69,294	810	30,699	94	4,017
Nebraska	43,277	1,719,822	24,965	1,170,482	7,325	180,875	6,246	193,218	3,210	119,190	1,417	51,536	114	4,521
Nevada	6,358	273,764	3,762	186,433	591	15,490	1,392	47,623	365	14,974	224	8,307	24	937
New Hampshire	34,245	1,479,627	20,434	1,030,152	5,100	138,199	4,462	138,446	3,100	120,944	1,063	39,812	77	3,074
New Jersey	249,996	11,894,966	130,520	7,829,770	38,856	1,179,276	31,438	1,163,154	30,032	1,291,022	9,137	390,620	915	41,106
New Mexico	16,498	562,970	6,753	307,786	1,799	39,957	5,923	146,831	714	26,750	1,195	36,825	114	4,821
New York	731,960	33,784,723	23,041,473	10,727	3,167,775	87,419	3,069,568	78,717	3,293,397	26,471	1,094,267	2,691	118,243	
North Carolina	107,586	3,717,898	44,893	2,046,651	12,281	278,133	34,566	864,116	7,144	255,392	8,057	248,767	645	24,839
North Dakota	12,105	443,198	6,634	292,882	1,787	41,077	2,432	64,783	622	22,472	584	20,160	46	1,824
Ohio	387,780	17,594,649	208,982	11,335,826	62,088	1,809,455	60,143	2,053,849	41,034	1,744,450	14,408	601,655	1,125	49,414
Oklahoma	70,002	2,645,237	36,435	1,669,150	10,337	241,462	15,550	449,729	4,095	154,167	3,325	119,836	260	10,893
Oregon	82,758	3,620,519	50,193	2,566,432	12,694	338,569	11,623	302,462	5,956	232,852	2,117	82,506	175	7,698
Pennsylvania	535,554	24,548,227	287,545	15,814,311	84,024	2,452,973	79,610	2,726,659	58,684	2,477,315	23,544	983,683	2,147	93,286
Puerto Rico	16,226	419,879	7,889	286,759	2,368	35,310	5,125	72,213	80	2,810	640	17,900	124	4,887
Rhode Island	47,563	2,204,975	28,031	1,527,385	7,353	213,301	5,162	177,076	5,356	219,811	1,523	61,234	138	6,168
South Carolina	56,082	1,856,634	21,093	959,708	5,514	124,426	20,901	495,258	3,456	123,980	4,726	138,016	392	15,246
South Dakota	16,524	630,324	9,198	419,665	2,621	63,283	3,000	86,162	1,040	38,328	632	21,476	33	1,410
Tennessee	95,796	3,373,807	44,544	1,981,400	12,465	275,096	667,804	6,171	227,285	5,958	196,111	658	26,111	
Texas	212,706	7,931,781	101,065	4,640,530	28,268	658,555	56,311	1,636,929	13,703	519,310	12,396	436,868	963	39,580
Utah	23,088	977,708	11,186	567,580	3,684	97,046	6,043	191,775	1,753	70,511	1,243	47,365	79	3,431
Vermont	18,985	782,725	10,776	528,608	2,938	76,677	2,742	80,917	1,792	69,130	678	25,026	59	2,367
Virgin Islands	207	5,348	115	4,023	22	312	58	739	4	115	8	159	0	0
Virginia	106,472	4,026,313	49,354	2,367,168	13,605	334,075	28,406	767,443	8,075	314,352	6,397	218,084	635	25,191
Washington	124,252	5,558,604	74,752	3,911,423	19,032	522,230	17,074	582,269	9,836	379,936	3,344	134,653	214	9,093
West Virginia	92,132	3,693,702	41,259	2,141,905	13,405	342,318	25,183	722,362	5,917	237,841	5,865	228,858	503	20,418
Wisconsin	154,254	6,774,004	86,755	4,495,919	25,668	714,773	21,531	725,984	14,633	603,243	5,234	215,759	433	18,326
Wyoming	8,662	358,104	4,839	236,275	1,160	29,835	1,815	59,225	481	18,549	346	13,250	21	970
Foreign	39,804	1,724,443	21,720	1,182,033	6,150	163,370	5,789	146,001	3,552	145,691	2,222	71,100	371	16,248

¹ Estimates for each State are shown unrounded, for convenience in summation, and not because they are assumed to be accurate to the last digit.

² Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

³ Beneficiary's State of residence as of June 30, 1954.

Table 9.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, July 1954

[Corrected to Aug. 30, 1954]

Region and State	Nonfarm place- ments	Initial claims ¹		Weeks of unemploy- ment covered by continued claims		Compensated unemployment				Average weekly insured unem- ployment under State programs ²	Year July Aug. Sept. Oct. Nov. Dec.
		Total	Women	Total	Women	All types of unemployment ³			Total unemployment		
						Weeks compen- sated	Benefits paid ⁴	Average weekly number of bene- ficiaries	Weeks compen- sated	Average weekly payment	
Total	438,514	1,334,951	544,591	8,090,068	3,221,595	7,028,015	\$167,980,108	1,597,276	6,534,764	\$24.65	4,186,852
Region I:											
Connecticut	6,771	34,595	18,547	151,232	83,974	124,811	3,281,236	28,306	118,160	27.02	35,296
Maine	2,395	6,600	3,084	41,742	22,180	37,091	673,837	8,430	33,089	19.10	9,873
Massachusetts	14,373	54,613	28,518	289,352	145,026	251,241	5,966,344	57,141	234,956	24.59	64,693
New Hampshire	1,698	5,946	3,209	40,898	24,019	34,636	692,961	7,872	31,323	20.94	9,465
Rhode Island	1,362	21,203	12,568	93,482	45,199	84,137	1,897,340	19,122	77,989	23.29	21,239
Vermont	1,118	1,417	897	12,417	6,980	12,686	269,451	2,883	11,525	22.22	2,936
Region II:											
New Jersey	11,598	76,933	42,772	378,364	205,003	369,443	10,303,736	83,964	342,117	28.44	86,622
New York	60,170	217,694	118,360	1,143,253	568,197	1,058,365	27,289,505	240,537	976,606	26.82	254,634
Puerto Rico	2,022	36	6	316	32	0	0	0	0	0	0
Virgin Islands	110	0	0	0	0	0	0	0	0	0	0
Region III:											
Delaware	598	2,494	852	13,418	5,014	12,827	270,996	2,915	12,168	21.59	3,040
District of Columbia	2,404	3,502	852	22,028	6,645	19,231	353,239	4,371	18,933	18.44	5,066
Maryland	6,378	26,234	9,520	140,573	48,258	132,582	3,251,103	30,132	123,474	25.12	31,767
North Carolina	11,320	43,591	19,996	209,832	101,788	208,694	3,559,579	47,430	191,956	17.68	51,502
Pennsylvania	15,204	165,420	59,208	1,025,496	304,351	903,462	23,026,053	205,332	828,768	26.52	234,593
Virginia	6,130	12,329	4,579	123,760	45,216	100,632	1,841,571	22,871	94,751	18.68	26,482
West Virginia	1,131	14,511	1,715	176,927	21,150	120,418	2,649,842	27,368	110,984	22.55	40,106
Region IV:											
Alabama	9,069	16,264	3,010	137,384	33,041	98,974	1,775,512	22,494	92,614	18.41	31,318
Florida	11,453	20,922	11,245	108,699	54,288	78,687	1,383,573	17,883	76,136	17.76	24,435
Georgia	11,354	20,254	8,249	149,690	69,847	122,253	2,271,919	27,785	110,239	19.28	34,036
Mississippi	7,291	10,019	2,834	78,551	22,934	54,488	900,059	12,384	49,618	18.78	17,268
South Carolina	7,226	14,796	7,303	91,066	38,623	77,170	1,384,418	17,539	72,534	18.47	19,740
Tennessee	8,736	20,141	8,537	218,172	88,921	200,766	3,795,798	45,629	190,217	19.00	48,664
Region V:											
Kentucky	3,910	15,363	4,159	196,543	48,923	164,636	3,530,852	37,417	152,496	22.04	44,627
Michigan	11,870	90,384	21,393	407,456	114,568	329,780	9,454,369	74,950	319,939	29.11	115,607
Ohio	17,347	58,101	17,719	418,594	146,022	379,141	10,641,798	86,168	356,220	28.80	95,047
Region VI:											
Illinois	15,071	73,848	28,029	649,508	299,152	547,980	13,436,144	124,541	507,053	25.46	148,109
Indiana	4,520	43,250	12,100	200,033	64,816	198,151	4,781,751	45,034	184,383	24.87	48,430
Minnesota	7,911	8,391	3,028	89,763	37,942	76,368	1,681,987	17,356	72,957	22.38	19,977
Wisconsin	15,403	15,731	5,735	108,882	42,918	96,429	2,711,154	21,916	88,875	28.56	24,788
Region VII:											
Iowa	6,372	5,031	2,428	31,838	15,941	27,162	560,310	6,173	23,853	21.80	7,274
Kansas	8,792	4,736	1,776	32,821	14,584	32,814	759,058	7,458	30,674	23.72	7,623
Missouri	8,487	22,133	9,177	170,764	73,937	149,774	3,141,371	34,040	141,170	21.68	38,881
Nebraska	4,836	2,294	1,374	12,356	7,030	11,201	251,834	2,546	10,517	23.23	2,814
North Dakota	2,783	213	97	1,500	776	1,493	32,179	339	1,164	23.10	371
South Dakota	2,094	415	195	2,360	1,336	1,750	36,499	398	1,531	21.90	548
Region VIII:											
Arkansas	6,008	10,039	2,905	59,430	16,107	39,163	691,860	8,901	36,265	18.17	15,103
Louisiana	6,484	13,570	3,127	95,969	21,602	75,281	1,622,378	17,109	69,119	22.24	21,979
Oklahoma	11,883	9,149	2,362	84,404	18,347	42,383	984,788	9,632	39,460	23.88	12,411
Texas	37,197	16,496	4,886	121,430	42,202	106,359	1,872,604	24,172	102,999	17.84	29,548
Region IX:											
Colorado	5,426	3,474	711	16,157	4,730	12,522	307,469	2,846	11,082	25.65	3,847
Montana	2,913	1,084	334	6,225	2,537	5,484	109,141	1,246	5,484	19.76	1,426
New Mexico	2,894	3,082	515	20,041	4,251	15,938	381,331	3,622	15,003	24.40	3,916
Utah	2,707	2,471	732	18,379	7,864	16,475	398,214	3,744	14,828	25.06	4,388
Wyoming	1,140	614	159	5,344	1,321	5,325	137,972	1,210	3,907	28.51	1,312
Region X:											
Arizona	3,488	3,961	1,047	25,156	7,715	19,184	400,688	4,360	18,314	21.12	5,217
California	29,055	92,730	32,026	505,005	215,155	440,381	10,048,406	100,087	406,864	23.54	113,305
Hawaii	615	1,777	433	14,751	4,707	13,843	290,405	3,146	12,634	21.71	(5)
Nevada	2,667	1,584	481	6,431	2,341	6,399	184,306	1,454	5,930	29.63	1,453
Region XI:											
Alaska	1,010	1,236	760	5,709	2,208	4,697	149,851	1,067	4,503	32.30	(5)
Idaho	2,850	2,315	1,723	8,434	4,435	6,650	145,568	1,511	6,347	22.17	2,186
Oregon	5,600	16,860	6,295	66,925	24,597	45,714	1,008,812	10,390	43,213	22.60	15,832
Washington	7,270	25,096	12,394	91,524	31,755	52,764	1,298,967	11,992	49,834	25.06	23,050

¹ Total excludes transitional claims.

² Total, part-total, and partial.

³ Not adjusted for voided benefit checks and transfers under Interstate combined-wage plan.

⁴ Excludes Alaska and Hawaii.

⁵ Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 10.—Public assistance in the United States, by month, July 1953–July 1954

[Except for general assistance, includes vendor payments for medical care and cases receiving only such payments]

Year and month	Total ²	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance ⁴	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance ⁴											
			Recipients																					
			Families	Total ³																				
Number of recipients																								
1953																								
July	2,603,173	554,691	1,952,060	1,469,388	99,103	181,620	248,000	-----	-0.2	-1.7	+0.1	+1.2	-2.7											
August	2,599,716	550,405	1,940,941	1,461,748	99,236	184,743	243,000	-----	-.1	-.8	+1	+1.7	-2.0											
September	2,596,451	547,588	1,933,948	1,457,713	99,417	187,411	239,000	-----	-.1	-.5	+2	+1.4	-1.7											
October	2,595,365	543,872	1,923,633	1,448,885	99,633	190,327	240,000	(*)	-.7	+2	+1.6	+1.3	-2.3											
November	2,591,370	542,119	1,918,160	1,445,173	99,658	192,524	246,000	-----	-.2	-.3	(*)	+1.2	+2.4											
December	2,591,018	548,118	1,942,381	1,464,454	99,827	193,111	270,000	(*)	+1.1	+2	+1.3	+9.0												
1954																								
January	2,585,146	552,852	1,964,661	1,479,158	99,732	198,247	297,000	-----	-.2	+.9	-.1	+1.6	+10.1											
February	2,578,293	560,556	1,905,673	1,503,677	99,605	200,030	312,000	-----	-.3	+1.4	-.1	+9	+5.0											
March	2,582,057	569,537	2,030,505	1,530,070	99,934	202,758	326,000	-----	+.1	+1.6	+3	+1.4	+4.5											
April	2,583,201	575,484	2,053,918	1,547,730	100,295	205,453	318,000	(*)	+1.0	+4	+1.3	-2.4												
May	2,582,919	579,954	2,070,859	1,560,881	100,646	208,407	304,000	(*)	+8	+3	+1.4	-4.6												
June	2,582,403	581,895	2,079,369	1,566,643	100,928	211,741	299,000	(*)	+3	+3	+1.6	-1.6												
July	2,579,228	581,179	2,078,201	1,565,887	101,229	214,829	296,000	-----	-.1	-.1	+3	+1.5	-.8											
Amount of assistance																								
1953																								
July	\$210,035,000	\$132,637,753	\$45,947,548	\$5,483,192	\$9,711,983	\$11,694,000	-----	-1.2	-0.5	-3.0	-0.3	+0.8	-2.8											
August	7208,080,000	7131,798,519	745,385,676	75,472,501	79,700,782	11,370,000	-----	-.9	-.6	-1.2	-.2	+8	-2.8											
September	7208,347,000	7131,523,577	745,462,675	75,486,692	79,865,528	11,378,000	-----	+.1	-.2	+2	+3	+8	+1.1											
October	7209,129,000	7131,935,869	745,422,778	75,518,898	710,086,901	11,601,000	-----	+.4	+3	-.1	+6	+2.2	+2.0											
November	7209,857,000	7132,339,340	745,239,477	75,518,268	710,213,434	11,874,000	-----	+.3	+3	-.4	(*)	+1.3	+2.4											
December	7214,225,000	7133,428,665	746,164,860	75,557,113	710,426,069	13,638,000	-----	+2.1	+.8	+2.0	.7	+2.1	+14.9											
1954																								
January	7215,228,000	7132,715,335	746,622,721	75,543,064	710,541,919	14,939,000	-----	+.5	-.5	+1.0	-.3	+1.1	+9.5											
February	216,536,000	132,135,203	47,420,169	5,551,002	10,690,610	15,871,000	-----	+.6	-.4	+1.7	+.1	+1.5	+6.2											
March	219,802,000	132,619,452	48,392,469	5,575,575	10,850,504	17,101,000	-----	+1.5	+.4	+2.1	+4	+1.4	+7.8											
April	219,996,000	132,610,726	48,868,806	5,598,300	11,043,200	16,599,000	-----	+.1	(*)	+1.0	+4	+1.8	-2.9											
May	219,891,000	132,747,559	49,304,380	5,621,118	11,164,649	15,511,000	-----	+.1	+1	+9	+4	+1.1	-6.6											
June	220,012,000	132,859,663	49,507,890	5,631,364	11,330,309	15,418,000	-----	+.1	+1	+4	+2	+1.5	-6											
July	219,998,000	132,737,720	49,550,875	5,675,355	11,552,274	15,461,000	-----	-.1	-.1	+1	+8	+2.0	+.3											

¹ For definition of terms, see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Total exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance funds, from special medical funds, and, for one State for July 1953–June 1954, from funds for the special types of public assistance; data for such expenditures partly estimated for some States.

³ Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in

determining the amount of assistance.

⁴ Through December 1953 excludes Nebraska; data not available. Percentage changes through January 1954 based on data for 52 States.

⁵ Decrease of less than 0.05 percent.

⁶ Increase of less than 0.05 percent.

⁷ For Illinois includes premiums paid into pooled fund for medical care but excludes vendor payments made for medical services provided before the pooled fund plan began in August.

Table 11.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, July 1954¹

State	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance ²
Total.....	\$7,782,567	\$1,465,994	\$215,529	\$1,464,042	\$5,021,000
Alabama.....	928	633	6	237	
Alaska.....				(4)	13,811
California.....	217,490	71,200	3,660	18,975	(4) 71,025
Connecticut.....				(4)	
Delaware.....				(4)	(4) 160
Hawaii.....	15,192	12,139	550	10,336	(4) Ala
Illinois.....	1,554,469	163,545	40,421	194,772	Con 439,888
Indiana.....	394,235	53,261	15,418	(4)	Illin 181,024
Iowa.....				(4)	Ind 169,230
Kansas.....	167,647	53,464	5,143	23,434	Kan 40,228
Louisiana.....	38	3,153	218	1,591	Loui 1,294
Maine.....				(4)	Mas 38,534
Massachusetts.....	1,386,882	118,508	1,385	384,774	Mich 123,327
Michigan.....	126,093		1,821	21,359	Min 62,562
Minnesota.....	1,015,245	92,578	30,236	2,830	New 155,515
Montana.....					Nebr 157,534
Nebraska.....				(4)	Ohio 141,082
Nevada.....	4,775			(4)	Penn 56,837
New Hampshire.....	70,872	14,067	2,520	3,880	Utah (4) 119,565
New Jersey.....		11,781	45		Vir 3,558
New Mexico.....	26,680	12,235	1,683	3,132	Wis 144,481
New York.....	1,947,509	613,947	73,524	709,508	No 94,459
North Carolina.....	13,707	7,657		4,473	140,126
North Dakota.....	35,908	3,612	82	5,145	13,306
Ohio.....	231,095	20,362	6,932		876,062
Oregon.....					144,481
Pennsylvania.....	135,907	94,476	27,224	38,475	50,279
Rhode Island.....	57,231	23,128	1,397	14,074	37,354
South Carolina.....					8,792
South Dakota.....					26
Utah.....	845	497	18	115	98
Virgin Islands.....	124	23	7	15	4,466
Virginia.....					193,167
Wisconsin.....	372,695	115,699	9,242	26,867	

¹ For the special types of public assistance, figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

² In all States except California, Illinois, Kansas, Louisiana, Massachusetts, Nevada, New Jersey, Pennsylvania, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

³ Includes an estimated amount for States making vendor payments for medical care from general assistance funds and from special medical funds and reporting these data semiannually but not on a monthly basis.

* No program for aid to the permanently and totally disabled.

⁴ Data not available.

Table 12.—Average payments including vendor payments for medical care, average amount of money payments, and average amount of vendor payments for assistance cases, by program and State, July 1954¹

State	Old-age assistance			Aid to dependent children (per family)			Aid to the blind			Aid to the permanently and totally disabled		
	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ²	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ²	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ²	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ²
Total, 53 States ⁴	\$51.46	\$48.66	\$3.02	\$85.26	\$82.82	\$2.52	\$56.06	\$54.11	\$2.13	\$53.77	\$47.47	\$6.81
Alabama	30.27	30.26	.01	42.32	42.29	.04	26.01	26.01	(5)	24.79	24.76	.03
Connecticut	82.45	69.45	13.00	131.46	115.46	16.00	93.48	81.48	12.00	101.50	86.50	15.00
Hawaii	43.34	35.46	7.88	91.68	87.81	3.87	49.32	44.36	4.95	57.17	48.74	8.43
Illinois	55.96	41.75	15.45	126.06	118.04	8.05	61.28	50.89	11.03	74.74	42.13	34.09
Indiana	47.69	37.93	10.31	87.99	81.43	6.67	56.83	48.14	8.94	(6)	(6)	(6)
Kansas	63.97	59.47	.81	109.04	101.93	8.01	70.19	65.46	.05	66.05	59.16	7.34
Louisiana	51.20	51.19	(6)	63.69	63.51	.18	49.15	49.04	.11	42.02	41.89	.13
Massachusetts	74.66	59.95	14.95	124.88	115.61	9.58	91.68	90.95	.79	95.51	58.17	40.49
Michigan	53.75	53.40	1.63				61.16	61.31	1.03	70.12	69.30	10.85
Minnesota	63.70	44.83	19.34	115.71	103.66	12.56	78.53	54.60	24.91	53.25	47.09	7.11
Nevada	57.36	56.16	1.79							(6)	(6)	(6)
New Hampshire	58.53	46.69	12.00	119.67	111.41	13.50	62.90	54.09	9.00	70.00	50.79	20.00
New Jersey				114.25	111.98	2.27	67.87	68.05	.05			
New Mexico	46.44	44.21	2.23	74.73	72.85	1.88	46.27	42.42	3.85	39.24	37.66	1.68
New York	75.80	59.65	18.53	133.30	121.81	12.48	84.30	70.47	16.95	81.74	65.43	18.38
North Carolina	30.90	30.64	.27	60.70	60.26	.44				36.56	36.09	.48
North Dakota	60.25	55.96	4.32	112.99	110.72	2.50	55.41	54.66	.75	66.98	60.73	6.40
Ohio	57.73	55.52	2.21	95.62	94.13	1.48	55.97	54.08	1.90			
Pennsylvania	45.71	43.49	2.22	102.54	98.09	3.55	50.93	49.50	1.44	52.68	49.63	.05
Rhode Island	57.13	52.40	6.63	110.02	103.02	7.00	71.28	65.72	7.28	73.93	65.91	11.69
Utah	59.90	59.82	.09	113.03	112.87	.16	64.67	64.60	.07	63.75	63.68	.07
Virgin Islands	14.02	13.84	.18	21.94	21.94	.14	(7)	(7)	(7)	14.84	14.65	.19
Wisconsin	50.80	51.70	8.14	134.77	120.22	14.66	65.84	58.03	7.86	89.82	65.94	24.12

¹ Averages for general assistance not computed because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

² Averages based on cases receiving money payments, vendor payments for medical care, or both.

³ Averages based on number of cases receiving payments. See tables 13-16 for average money payments for States not making vendor payments.

⁴ For aid to the permanently and totally disabled represents data for the 42 States with programs in operation.

⁵ Less than 1 cent.

⁶ No program for aid to the permanently and totally disabled.

⁷ Average payment not computed on base of less than 50 recipients.

Table 13.—Old-age assistance: Recipients and payments to recipients, by State, July 1954¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	June 1954 in—		July 1953 in—	
				Number	Amount	Number	Amount
Total ²	2,579,228	\$132,737,720	\$51.46	-0.1	-0.1	-0.9	+0.1
Ala.	63,621	1,925,992	30.27	-1	-3	-6.5	+2.6
Alaska	1,671	104,896	62.77	-2	+3	+2.0	+9.3
Ariz.	13,891	780,441	56.18	-6	-5	+2	+1.0
Ark.	52,723	1,780,446	33.77	+1	(3)	-5.8	-1.0
Calif. ³	271,764	18,742,912	68.97	-1	-1	+3	-2
Colo. ⁴	52,435	3,794,045	72.36	-2	-3	+4	-7.7
Conn.	16,730	1,379,328	82.45	+6	+1.2	+9.8	+14.3
Del.	1,606	66,850	39.42	+4	+3.1	0	+1.6
D. C.	2,946	157,671	53.52	+9	+11.4	+8.9	+10.4
Fla.	68,750	3,175,047	46.18	+3	+6	+3.1	+6.7
Ga.	97,469	3,644,428	37.39	+2	+3	+2.3	+4.4
Hawaii	1,928	83,559	43.34	+2	+8.0	-3.3	+5.1
Idaho	8,928	492,993	55.22	(4)	+1	-1.3	(3)
Ill.	100,613	5,630,008	55.96	-4	+1	-4.8	+5
Ind.	38,254	1,824,252	47.69	-5	+8	-4.1	+1.4
Iowa	43,150	2,467,205	57.18	-6	-4	-4.7	-4.1
Kans.	34,855	2,229,816	63.97	-4	-1.0	-1.8	+1.1
Ky.	55,892	1,960,551	35.08	+3	+3	+5	+2.2
La.	119,538	6,119,772	51.20	(4)	(3)	-1	-1
Maine	12,778	601,742	47.09	-2	(4)	-2.6	-1.0
Md.	10,729	480,049	44.74	-3	+1	-4	+2.9
Mass.	92,750	6,924,280	74.66	-3	-2	-2.9	-1.6
Mich.	77,540	4,168,072	53.75	-6	-3	-7.7	-5.0
Minn.	52,495	3,344,048	63.70	-2	-2	-1.5	+2.3
Miss.	66,846	1,765,378	26.41	+9	-5.5	+8.3	+1.4
Mo.	133,394	6,679,991	50.08	-3	-2	+2.1	+2.2
Mont.	9,455	550,920	58.27	-4	-3	-7.0	-6.9
Nebr. ⁵	18,373	917,663	49.95	-5	-4	-3.6	-13.6
Nev.	2,663	152,760	57.36	+7	+1.1	+6	+1.2
N. H.	6,656	389,560	58.53	-4	-9	-3.8	-1
N. J.	20,716	1,350,468	65.19	-1	-4	-3.2	+5.9
N. Mex.	11,948	554,868	46.44	+8	+7	+7.9	+8.0
N. Y.	105,095	7,966,304	75.80	-9	+9	-4.8	+3.6
N. C.	51,554	1,593,171	30.90	+2	+5	+1.5	+4.5
N. Dak.	8,314	500,949	60.25	-4	-1.1	-2.8	+3.2
Ohio	104,648	6,041,165	57.73	-3	+1.4	-3.6	+3.9
Oklia.	9,369	5,479,102	57.45	-2	-4	+3	-12.8
Oreg.	20,508	1,329,759	64.84	-3	-1	-4.4	-1.1
Pa.	60,258	8,274,534	45.71	-4	+5.1	-5.8	+5
P. R.	45,069	349,006	7.74	+1	+5	+5	-3
R. I.	8,637	493,467	57.13	-2	+4	-4.3	-1
S. C.	43,011	1,360,526	31.63	+1	-5.8	+2.5	+3.2
S. Dak.	11,075	497,257	44.90	-3	-1	-2.1	-1.4
Tenn.	67,575	2,428,824	35.94	+3	+3	+7.2	+6.0
Tex.	222,775	8,649,500	38.83	(4)	+1	+1.6	+2.5
Utah	9,564	572,919	59.90	-1	+1	+6	+1.4
Vt.	6,836	306,213	44.79	+1	+2	-6	+4.1
V. I.	682	9,565	14.02	+4	+1.8	-4	+26.1
Va.	17,409	506,908	29.12	+2	+1.7	+5	+8.3
Wash.	61,783	3,866,424	62.58	-3	-2	-3.7	-3.9
W. Va.	26,046	814,261	31.26	-1	-3	-1.7	+9.2
Wis.	45,788	2,738,055	59.80	-8	-3.3	-5.8	-4.5
Wyo.	4,026	239,800	59.56	-5	-6	-4	-6

¹ For definition of terms, see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Includes 4,012 recipients aged 60-64 in Colorado and payments of \$315,273 to these recipients. Such payments are made without Federal participation.

³ Decrease of less than 0.05 percent.

⁴ Increase of less than 0.05 percent.

⁵ In addition to these payments from old-age assistance funds, supplemental payments of \$110,843 from general assistance funds were made to recipients for medical care.

⁶ Includes estimated vendor payments for medical care; previously these data were not available on a monthly basis.

Table 14.—Aid to the blind: Recipients and payments to recipients, by State, July 1954¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	June 1954 in—		July 1953 in—	
				Number	Amount	Number	Amount
Total ²	101,229	\$5,675,355	\$56.06	+0.3	+0.8	+2.1	+3.5
Ala.	1,516	39,434	26.01	+3	-3	+7	-8.1
Alaska	56	3,536	63.14	(2)	(2)	(2)	(2)
Ariz.	717	45,158	62.98	-8	-7	+5.0	+5.8
Ark.	1,922	77,268	40.20	+5	+7	+4	+3.7
Calif. ³	12,255	1,045,541	85.32	+4	+4	+3.8	+3.4
Colo.	336	22,629	67.35	-6	+4	-9	+2.2
Conn.	305	28,511	93.45	+1.3	+2.9	-3	+1.6
Del.	214	12,910	60.33	-1.8	-1.5	-8.2	+4.6
D. C.	244	14,027	57.49	-1.2	+0.1	-3.9	+4.8
Fla.	2,910	142,371	48.92	-2	(4)	-5.5	-4.4
Ga.	3,237	138,256	42.71	+6	+9	+4.2	+6.8
Hawaii	111	5,474	49.32	-4.3	-2.6	+4.7	+14.6
Idaho	195	11,542	59.19	0	-9	0	+7
Ill.	3,663	224,486	61.28	+1	-3.8	-1.1	+1.1
Ind.	1,724	97,971	56.83	+1	+3.5	+3.3	+19.6
Iowa	1,393	101,774	73.06	-5	-6	+5.2	+13.0
Kans.	622	43,661	70.19	+1.0	+1.1	+4.5	+6.3
Ky.	2,764	101,810	36.83	+1.0	+1.0	+9.2	+8.2
La.	1,984	97,511	49.15	+7	+1.1	+5	+3.1
Maine	547	27,718	50.67	-2	-3	-1.6	-5
Md.	472	23,713	50.24	+1.5	+1.3	+1.1	+1.3
Mass.	1,756	160,994	61.68	-3	-2	+2.7	+8.1
Mich.	1,770	108,253	61.16	+3	+1	-1.1	+2
Minn.	1,214	95,334	78.53	0	+4.5	+3.1	+18.1
Miss.	3,284	104,039	31.68	+8	-6	+8.3	+7
Mo.	3,860	212,300	55.00	+8	+8	+9.6	+9.6
Mont.	450	29,056	64.64	-2	-6	-11.9	-11.7
Nebr. ⁴	723	41,204	56.99	-1.1	-1.4	+1.3	-11.8
Nev.	88	6,649	75.56	(2)	(2)	(2)	(2)
N. H.	280	17,611	62.90	0	+7	-5.1	-1.9
N. J.	853	57,880	67.87	+6	-6	+3.4	+10.1
N. Mex.	437	20,222	46.27	-1.6	+1.2	+9	+6.2
N. Y.	4,337	365,616	84.30	+3	+2.9	+5	+8.2
N. C.	4,765	191,640	40.22	+4	+4	+2.6	+4.2
N. Dak.	109	6,040	55.41	-1.8	+2.0	-1.8	+7.8
Ohio	3,655	204,580	55.97	+6	+7	+1.3	+7.1
Oklia.	2,099	139,926	66.66	-5	-2	-8.6	-19.8
Oreg.	348	26,306	75.59	+9	+1.4	-1.7	+4.1
Pa. ⁵	16,175	823,822	50.93	+3	+3.3	+2.0	+4.9
P. R.	1,357	10,392	7.66	+1.2	+6	+13.5	+9.2
R. I.	192	13,686	71.28	-5	-2.0	0	+3.1
S. C.	1,691	62,663	37.06	+1	-4.9	+3.7	+4.5
S. Dak.	199	8,578	43.11	-1.0	-1.0	+5	-1
Tenn.	3,195	132,674	41.53	+4	+4	+5.2	+4.9
Tex.	6,263	274,323	43.80	+5	+6	+3.6	+5.0
Utah	221	14,291	64.67	+9	+1.4	+5	+2.1
Vt.	164	7,986	48.70	-1.2	-1.1	-4.7	-1.6
V. I.	37	525	(2)	(2)	(2)	(2)	(2)
Va.	1,312	46,246	35.25	-4	-1	-8	+2.4
Wash. ³	782	62,425	79.52	-3	-1	-1	-1.8
W. Va.	1,181	42,954	36.37	+7	+8	+1.3	+9.4
Wis.	1,176	77,425	65.84	-3	-4.5	-4.9	-3.5
Wyo.	66	4,375	66.29	(2)	(2)	(2)	(2)

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Data include recipients of payments made without Federal participation and payments to these recipients as follows: In California (444 recipients, \$39,469 in payments), in Washington (4 recipients, \$240 in payments), in Missouri (789 recipients, \$43,395 in payments), and in Pennsylvania (7,110 recipients, \$360,111 in payments).

³ Average payment not computed on base of less than 50 recipients; percentage change on less than 100 recipients.

⁴ Decrease of less than 0.05 percent.

⁵ In addition to these payments from aid to the blind funds, supplemental payments of \$5,093 from general assistance funds were made to recipients for medical care.

⁶ Includes estimated vendor payments for medical care; previously these data were not available on a monthly basis.

Table 15.—*Aid to dependent children: Recipients and payments to recipients, by State, July 1954*¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total ²	Children	Total amount	Average per—		June 1954 in—		July 1953 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total ³	581,170	2,078,251	1,565,887	\$49,550,875	\$85.26	\$23.84	-0.1	+0.1	+4.8	+7.8
Alabama	16,567	62,821	48,132	701,171	42.32	11.16	+.2	+.5	-6.1	-1.3
Alaska	1,062	3,563	2,612	80,291	75.60	22.53	+.5	+1.5	+20.1	+5.3
Arizona	4,231	16,187	12,232	397,037	93.84	24.53	-2.5	-2.6	+15.0	+15.8
Arkansas	7,033	26,549	20,440	371,864	52.87	14.01	-12.5	-12.5	-8.1	-12.2
California	53,687	176,491	134,483	6,608,957	123.10	37.45	-.5	-.6	+3.6	+7.7
Colorado	5,667	20,958	15,984	602,642	106.34	28.75	-.6	+.8	+10.6	+14.3
Connecticut	4,450	14,615	10,808	584,991	131.46	40.03	+2.0	+1.9	+10.0	+5.7
Delaware	903	3,525	2,720	76,077	84.25	21.58	+5.4	-.4	+29.9	+24.3
District of Columbia	2,307	9,458	7,369	242,537	105.13	25.64	+.4	+12.0	+15.2	+14.0
Florida	19,721	68,796	52,174	1,069,516	54.23	15.55	+.3	+.7	+6.9	+8.7
Georgia	13,186	47,000	36,053	977,408	74.12	20.80	-.5	-.5	+4.8	+7.1
Hawaii	3,140	12,011	9,493	287,873	91.68	23.97	+.5	-.6	+3.7	+4.5
Idaho	1,857	6,593	4,838	230,122	123.92	34.90	+.2	+.1	+3.1	+7.3
Illinois	20,307	77,453	58,481	2,559,954	126.06	33.05	+.7	+.4	-2.7	+3.2
Indiana	7,980	28,098	20,910	702,187	87.99	24.99	+.8	-.5	+7.0	+13.0
Iowa	6,459	23,062	17,152	777,751	120.41	33.72	+.5	-.1	+11.4	+13.4
Kansas	4,180	15,092	11,549	455,772	109.04	30.20	-.9	-1.0	+8.6	+12.3
Kentucky	18,486	64,686	47,953	1,135,086	61.40	17.55	+.4	+.5	-9.4	-13.7
Louisiana	17,351	65,643	49,636	1,105,126	63.69	16.84	(*)	+.1	-10.8	-10.2
Maine	4,193	14,591	10,532	345,207	82.33	23.66	-1.1	-1.0	+2.6	+2.6
Maryland	5,804	23,315	18,004	553,735	95.41	23.75	-.7	-.3	+19.4	+21.3
Massachusetts	12,376	40,912	30,236	1,545,544	124.88	37.78	-.9	-.7	+7	+3.7
Michigan	18,756	63,550	46,194	2,006,512	106.98	31.57	-.1	+.3	-3.8	+1.2
Minnesota	7,373	25,104	19,285	853,143	115.71	33.98	-.5	-2.0	+4.7	+11.7
Mississippi	15,257	57,801	44,646	396,347	25.98	6.86	+3.6	-3.7	+26.6	+17.8
Missouri	20,688	71,748	53,085	1,378,977	66.66	19.22	-.3	-.3	+1.2	+11.2
Montana	2,185	7,742	5,813	221,629	101.43	28.63	-.3	-1.0	-1.4	-2.2
Nebraska	2,440	8,708	6,505	226,034	92.64	25.96	-.9	-1.2	+1.2	-2.9
Nevada ⁴	22	85	63	1,028	(*)	12.09	(*)	(*)	(*)	(*)
New Hampshire	1,042	3,650	2,687	124,698	119.67	34.16	-4.6	-9.9	-13.2	-11.4
New Jersey	5,197	17,265	13,076	593,733	114.25	34.39	-1.5	-2.7	+7.2	+11.8
New Mexico	6,503	23,696	18,196	485,947	74.73	20.51	+.8	+1.0	+18.1	+17.1
New York	49,193	174,955	127,482	6,557,241	133.30	37.48	+1.2	+2.3	+9.2	+13.4
North Carolina	17,452	65,562	50,098	1,059,354	60.70	16.16	-5.6	-5.2	+9.8	+15.8
North Dakota	1,444	5,288	4,056	163,161	112.99	30.85	-2.1	-3.4	-2.4	+2.0
Ohio ⁵	13,751	51,822	30,337	1,314,815	95.62	25.37	+1.1	+1.4	+8.1	+23.6
Oklahoma	15,174	52,215	38,314	1,096,767	72.28	21.00	-.8	-1.2	-8.9	-8.6
Oregon	3,255	11,085	8,169	384,438	118.11	34.68	-10.7	-14.2	+17.9	+21.2
Pennsylvania	26,636	101,272	76,855	7,271,134	102.54	26.97	+.8	+4.9	+7.7	+15.3
Puerto Rico	39,738	131,609	100,410	396,292	9.97	3.01	+2.3	+2.8	+11.6	+8.6
Rhode Island	3,304	11,379	8,339	363,496	110.02	31.94	+.8	+.8	+5.8	+7.0
South Carolina	7,648	29,438	22,920	354,009	46.29	12.03	-.5	-5.3	+14.8	+18.0
South Dakota	2,808	9,354	7,137	234,840	83.63	25.11	-.4	+.3	+4.7	+7.2
Tennessee	21,793	78,569	58,737	1,483,145	68.06	18.88	+.8	+.9	+9.4	+10.1
Texas	20,633	80,594	60,234	1,230,354	59.63	15.27	-.3	-.3	+20.1	+9.2
Utah	3,113	10,894	8,058	351,856	113.03	32.30	-.4	+.1	+9.1	+8.8
Vermont	1,023	3,569	2,697	79,422	77.64	22.25	-2.2	-2.3	+1.9	+5.5
Virgin Islands	160	571	471	3,511	21.94	6.15	-.6	-1.3	-15.3	+25.4
Virginia	8,377	32,391	24,949	560,842	66.95	17.31	-.8	+.7	+13.3	+18.9
Washington	8,608	29,141	21,301	906,456	105.30	31.11	-1.7	-.3	-2.9	-3.2
West Virginia	18,252	68,602	53,287	1,462,348	80.12	21.32	+.5	+.7	+1.6	+15.8
Wisconsin	7,890	27,319	20,199	1,063,362	134.77	38.92	-1.8	+.3	+1.7	+5.6
Wyoming	517	1,854	1,396	55,136	106.65	29.74	-.8	-.4	+6.2	+4.5

¹ For definition of terms, see the *Bulletin*, January 1953, p. 16. All data subject to revision.² Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.³ Includes program administered without Federal participation in Nevada.⁴ Increase of less than 0.05 percent.⁵ Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.⁶ In addition to these payments from aid to dependent children funds, supplemental payments of \$44,411 from general assistance funds were made to 1,463 families.⁷ Includes estimated vendor payments for medical care; previously these data were not available on a monthly basis.

(Continued from page 2)

Social Work held at Toronto; almost 2,000 delegates from 48 countries joined in the discussions on "Self-Help and Cooperative Action."

Of special interest was the action

by the United Nations General Assembly that placed the United Nations International Children's Emergency Fund on a continuing basis, as well as the continuance of the Office of the High Commissioner for

the Protection of Refugees. Dr. Martha Eliot, Chief of the Children's Bureau of the Social Security Administration, serves as United States Representative on the Executive Board of the Children's Fund.

Table 16.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, July 1954¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	June 1954 in—	July 1953 in—	Number	Amount
Total	214,829	\$11,552,274	\$53.77	+1.5	+2.0	+18.3	+18.9
Ala.	8,763	218,019	24.79	+1.2	+6	-2.9	-13.4
Ark.	4,436	105,648	30.75	+6.3	+6.3	+336.5	+331.0
Colo.	4,603	290,575	56.80	+1	+7	+11.3	+12.9
Conn.	1,265	128,402	101.50	+0.4	+6.0	—	—
Del.	127	6,445	50.75	+8	+8.5	(2)	(2)
D. C.	1,963	117,908	60.11	+2.6	+14.3	+32.4	+35.8
Fla.	7,492	310,943	41.50	+2.2	+2.3	+53.3	+58.7
Hawaii	1,226	70,089	57.17	+1.8	+6.3	-2.1	+4.9
Idaho	860	51,852	60.29	+1	+8	+4.4	+8.9
Ill.	5,714	427,054	74.74	+6	+1.0	+14.9	+21.6
Kans.	3,192	210,841	65.05	+5	+4.9	+5.3	+8.7
La.	12,090	508,054	42.02	-2	-3	-9.4	-8.4
Md.	4,204	219,118	52.12	+1	+3	+16.7	+19.0
Mass.	9,502	907,520	95.51	+3	+2	-1	+6.9
Mich.	1,908	137,992	70.12	+1.1	+2.2	+15.4	+19.1
Minn.	308	21,194	53.25	+16.0	+16.7	—	—
Miss.	2,801	68,813	24.57	+2.9	+2.9	+72.7	+80.9
Mo.	14,478	751,932	51.94	+1	+1	+11.7	+11.7
Mont.	1,384	87,045	62.80	+1.9	+2.1	+13.5	+12.9
N. H.	13,580	70,000	+2.6	+3.1	+67.2	+61.1	—
N. J.	2,712	210,703	77.73	+2.1	+3.2	+21.9	+29.0
N. Mex.	1,863	73,106	39.24	+3	+8	-6	3.4
N. Y.	38,505	3,151,737	81.74	+1.1	+2.3	+16.4	+29.8
N. C.	9,344	341,656	39.56	+1.4	+1.4	+25.1	+28.7
N. Dak.	804	53,852	66.98	0	+1.1	+9.5	+19.2
Ohio ²	7,308	362,439	49.59	+1.9	+1.8	+14.9	+15.4
Okla.	4,926	237,828	48.28	+4	(2)	+11.6	-23.1
Oreg.	2,770	210,167	75.87	+2.4	+1.8	+25.2	+27.9
Pa.	12,613	*694,505	\$2,62,68	+8	+2.9	+21.9	+32.2
P. R.	16,602	139,921	8.43	+4.9	+5.4	+33.2	+23.5
R. I.	1,204	89,011	73.93	+2.1	+3.0	+58.2	+71.5
S. C.	7,280	227,838	31.30	+1.6	+1.4	+18.0	+18.0
S. Dak.	562	25,782	45.88	+5	+1.6	+39.5	+41.3
Tenn.	1,205	47,699	39.58	+4.9	+5.1	(2)	(2)
Utah	1,727	110,094	63.75	+1.4	+8	+15.4	+15.3
Vt.	300	17,473	48.54	+5.9	+6.5	+37.4	+42.4
V. I.	79	1,172	14.84	(2)	(2)	(2)	(2)
Va.	4,417	165,370	37.42	-7	-6	+14.3	+19.1
Wash.	5,581	397,407	71.21	+9	-1	-2.9	-9
W. Va.	7,545	266,131	35.27	+1.9	+4.8	+10.0	+55.5
Wis.	1,114	100,005	80.82	+8	+1.7	+2.5	+27.6
Wyo.	438	26,177	59.76	+5	+1.2	-3.7	-3.8

¹ For definition of terms, see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Percentage change not computed on base of less than 100 recipients.

³ In addition to these payments from aid to the permanently and totally disabled funds, supplemental payments of \$41,088 from general assistance funds were made to 1,764 recipients.

⁴ Increase of less than 0.05 percent.

⁵ Includes estimated vendor payments for medical care; previously these data were not available on a monthly basis.

Table 17.—General assistance: Cases and payments to cases, by State, July 1954¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	June 1954 in—	July 1953 in—	Number	Amount
Total ²	296,000	\$15,461,000	\$52.16	-0.8	+0.3	+18.8	+31.7
Ala.	156	3,665	23.49	+13.9	+14.2	-10.3	-11.9
Alaska	137	6,700	45.91	-2.1	-6.3	(2)	(2)
Ariz.	1,563	67,722	43.33	-16.3	-13.1	+10.5	+6.7
Ark.	492	7,023	14.27	+12.1	+11.9	-74.2	-73.0
Calif.	32,423	1,603,594	49.46	-2.1	-1.0	+18.5	+23.4
Colo.	1,422	55,168	38.80	-2	+4.0	+1.5	-2.3
Conn.	3,159	*173,181	54.82	-6	-2	-10.0	-8.6
Del.	1,061	50,629	47.72	-1.7	-4.8	+44.4	+59.8
D. C.	589	35,898	60.95	-5.0	+5.7	-22.6	-21.3
Fla. ³	5,400	87,800	—	—	—	—	—
Ga.	2,284	48,373	21.18	+4.2	+7.3	+8.1	+25.2
Hawaii	1,490	81,792	54.89	+10.9	+32.1	-4.1	-4.7
Idaho ⁴	85	3,401	31.07	(2)	(2)	-17.5	-14.4
Ill.	20,928	1,908,577	65.78	+1.6	+9	+38.1	+54.7
Ind. ⁵	11,773	413,643	35.13	-2	+1	+58.7	+59.8
Iowa	3,766	118,568	31.48	-2.7	-6.1	+23.8	+24.1
Kans.	1,361	92,533	49.72	-3	-1.2	+16.5	+21.9
Ky.	2,753	84,041	30.53	+7.5	+3.6	-3.0	+14.4
La.	6,803	266,811	39.22	-1	-1.3	-9	-6
Maine	2,997	126,035	42.05	-4.5	-3.5	+15.0	+14.1
Md.	2,250	125,067	55.59	-1.9	-2	+8	+3.1
Mass.	12,483	608,330	55.94	+3	+3.7	+13.6	+20.5
Mich.	18,149	1,203,747	66.35	-6	+3.9	+59.3	+97.2
Minn.	6,170	328,500	53.26	-4.0	-5.7	+19.8	+30.2
Miss.	872	11,806	13.54	+2.0	+1.8	+7.4	+10.0
Mo.	5,408	201,916	37.34	+2.0	+3.0	-32.3	-25.5
Mont.	576	18,009	31.27	-8.3	-12.7	+15.7	+36.2
Nebr.	1,546	62,587	40.48	+7.4	-1	—	—
Nev.	313	11,189	35.75	-10.6	+1.2	+5.7	+10.8
N. H.	993	45,423	45.74	+1.0	+6	+39.3	+25.5
N. J. ⁶	7,202	541,115	75.13	+1.3	+1.0	+29.6	+41.0
N. Mex.	543	14,126	26.01	+6	-5	+54.3	+60.0
N. Y.	*27,963	2,087,208	74.64	-1.5	-1.3	+7	+3.4
N. C.	2,251	46,971	20.87	-8	-4.6	+30.2	+31.3
N. Dak.	324	13,348	41.29	-8.2	-9.2	+1.9	+14.1
Ohio ⁷	27,727	1,422,309	51.39	-7	-7	+40.7	+67.5
Oklas.	14,300	67,856	—	—	—	—	—
Oreg.	4,855	270,080	55.63	-8.1	-9.3	+20.5	+17.6
Pa.	20,251	1,318,783	65.12	-3.9	+8.1	+32.3	+61.8
P. R.	1,025	6,682	6.52	-45.5	-44.2	-50.8	-56.2
R. I.	3,961	254,441	64.24	+5.4	+5.3	+29.7	+23.6
S. C.	2,260	50,944	22.45	0	-2.1	+3.8	+6.3
S. Dak.	570	15,192	26.65	-6.7	-15.0	+10.3	+4.5
Tenn.	2,590	37,415	14.50	+5.1	+8.7	+8.0	+19.2
Tex. ⁸	8,290	190,000	—	—	—	—	—
Utah	1,731	100,365	57.98	-3.2	-9.7	+38.6	+34.4
Vt. ⁹	1,350	57,000	—	—	—	—	—
V. I.	101	1,311	12.98	(3)	(3)	-34.4	-17.2
Va.	2,211	79,049	35.75	-13.5	-12.3	+21.0	+20.3
Wash.	9,628	576,785	59.91	-1.7	-2.0	+29.2	+26.6
W. Va.	2,619	74,906	28.60	-3.5	-3.8	-21.4	-25.1
Wis.	7,691	535,174	69.58	-2.0	-1.8	+60.0	+96.5
Wyo.	196	7,905	40.33	-12.9	-24.0	+44.1	+54.7

¹ For definition of terms, see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving medical care, hospitalization, and burial only.

³ Percentage change not computed on base of less than 100 cases.

⁴ State program only; excludes program administered by local officials.

⁵ About 14 percent of this total is estimated.

⁶ Partly estimated.

⁷ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

⁸ Includes unknown number of cases receiving medical care, hospitalization and burial only, and total payments for these services.

⁹ Includes cases receiving medical care only.

¹⁰ Includes 5,508 cases and payments of \$164,666 representing supplementation of other assistance programs.

¹¹ Excludes estimated duplication between programs; 1,630 cases were aided by county commissioners and 3,033 cases under program administered by Oklahoma Emergency Relief Board.

¹² Estimated on basis of reports from a sample of local jurisdictions.

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Amount
+31.7
-11.9
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+6.7
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+23.4
-2.3
-8.6
+59.8
-21.3

+25.2
-4.7
-14.4
+54.7
+59.8
+24.1
+21.9
+14.4
-.6
+14.1

+3.1

+20.5

+97.2

+30.2

+10.0

-25.5

+36.2

+10.8

+25.5

+41.0

+60.0

+3.4

+31.3

+14.1

+67.5

-15.6

+17.6

+61.8

-56.2

+23.6

+6.3

+5.5

+19.2

+34.4

-17.2

+20.3

+26.6

-25.1

+96.5

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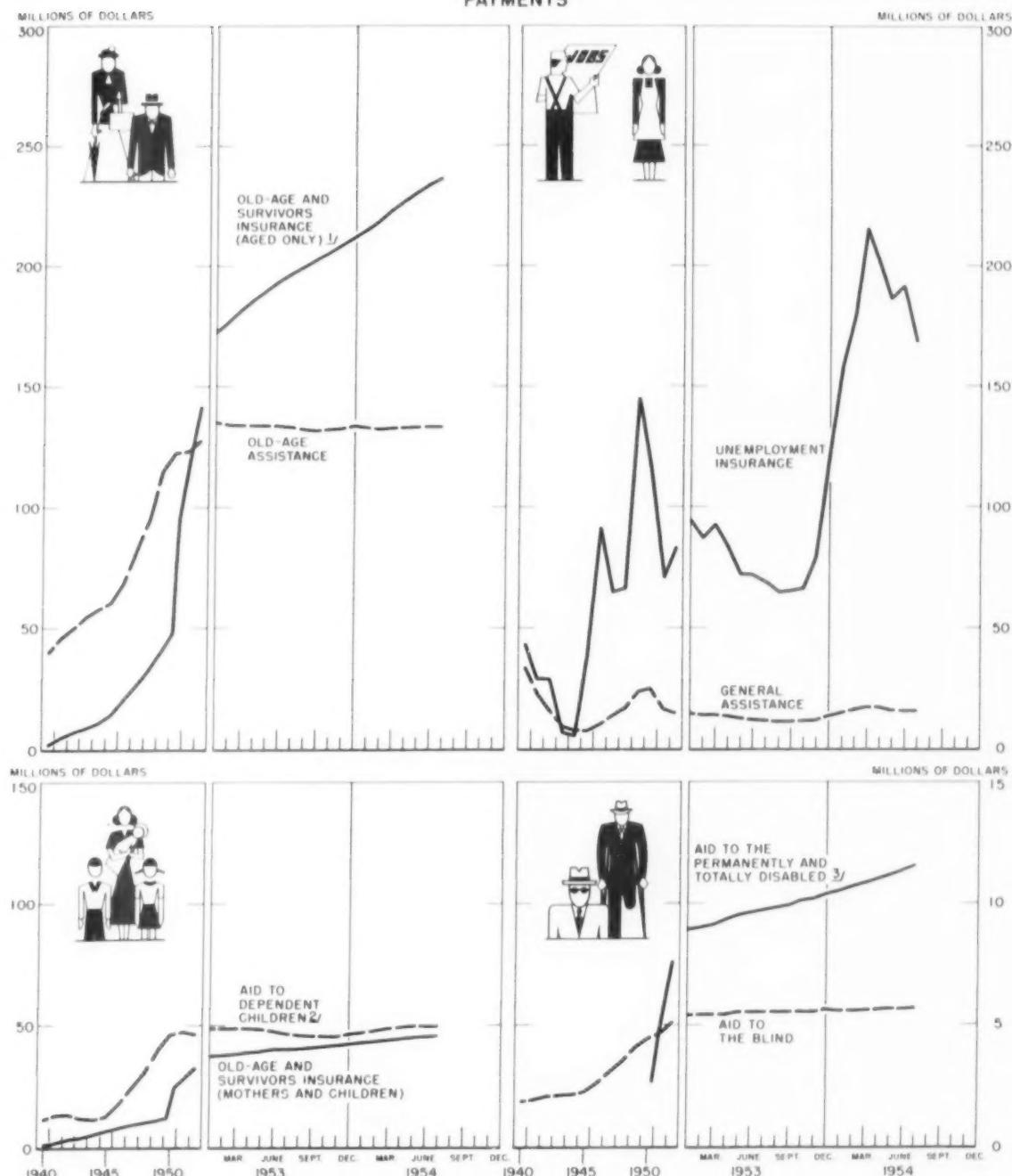
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aided

by

Social Security Operations*

PAYMENTS



*Old-age and survivors insurance: benefits paid during month (current-payment status), estimated for August 1952; annual data represent average monthly total. Public assistance: payments during month under all State programs (including vendor payments for medical care beginning October 1950, except for general assistance); annual data represent average monthly total. Unemployment insurance: gross benefits paid during month under all State laws; annual data represent average monthly total.

¹ Receiving old-age, wife's or husband's, widow's or widower's, or parent's benefit. Beginning September 1950, includes a small proportion of wife beneficiaries under age 65 with child beneficiaries in their care.

² Children plus 1 adult per family when adults are included in assistance group; before October 1950, partly estimated.

³ Program initiated October 1950.

NOTE: Data for payments and data for individuals receiving payments appear in alternate months.

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